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Mottram, Ralph Hale

Title:
Bowler hat

Place:
London

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TIME TO BE GOING

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In preparation
MISS LAVINGTON



STEPHEN DANSER
Cashier, 1790–1812

R. H. MOTTRAM

Bowler Hat

A Last Glance at the Old Country Banking

With 8 Illustrations

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PART ONE

BRANCH AND AGENCY

PART ONE

ON THE 3RD DECEMBER 1900 MY FATHER SAID TO ME:

"Well, I suppose I had better come and see you write in the books for the first time!"

He spoke thus because, his eyesight having failed him at the age of sixty-seven, his own career was being cut short—he retired from work in the course of the next month—and he thus had not kept up the standard set by his father and grandfather, both of whom had served longer than his own span of fifty-two years. Yet the disability which had overtaken him must not, he felt, interfere with something which he did not think of as instruction for me, but rather as initiation. He was handing on a personal responsibility he had received from his father.

The state of things of which I want to make a record before it disappears seemed eternal, only forty years ago, or even less. To-day it is already as far away as the time of Queen Elizabeth, when it first arose into prominence. It was under that Queen that, for the first time, it was expected that there would be in every parish one man, not in Holy Orders, who could keep a written register. This official was called the parish clerk. He was something new, not merely because he was a

layman and what one would call a civil servant, but above all because his designation ' clerk ' already meant something different from the same word in Chaucer, where it meant a learned man and almost always a priest. It is not of parish clerks that I want to tell, but of another branch of the same art, then more usually called a ' scrivener ' and found attached as much to the family of the merchant of those days, as to the warehouse which was then so usually part of the household premises. He was a newish type of skilled man. He had his ' mystery ' as much as the weaver, spurrier or other sanctioned handicraftsman. His type was destined to grow into something now vaguely alluded to as the ' black-coated proletariat.' That is a term belonging to the twentieth century, adopted just as the true skilled clerk was disappearing, superseded by the machine-tender on one hand, and the chartered or incorporated accountant on the other. But roughly, between A.D. 1500 and A.D. 1900 there arose, more in England than anywhere else, a type of trained and trusted book-keeper who has been one of the main factors in the position Britain, her language and interests occupy in the world, and is one of the least known. He was never so important in French life, for the basis of wealth in France to-day lies mainly in the ownership of land. In modern Germany and the United States there has been the strongly divergent element of bureaucracy in the clerkly class that has never obtained with us. It is in England only, as distinct from Ireland, and to a certain extent from Scotland, that there has

grown up, and persisted until a generation ago, a vast quasi-profession of men who seldom rose to be masters in authority, or rich in possession, who were almost personal servants of their wealthy masters on the one hand and who were just as sharply differentiated from the skilled artisan and the labourer on the other. The hall-mark of the type, to whom very grave responsibilities were delegated, is skilled book-keeping. My qualifications for describing and examining him lie in the fact that I was born in this class, fourth generation of such to work at the same desk, and to live in a house that was not ours, but our master's. Since I relinquished the occupation, only eleven years ago, its position in the national life has largely altered, permanently. But it was for centuries sufficiently important and picturesque to be recorded, ranging as it did from exponents such as the historic Pepys to the immortal Bob Crachit, through innumerable gradations.

In the centre of these gradations stands the clerk of the old private bank. Above him were the clerks of the Bank of England, almost in a class by themselves, but otherwise the grades beyond his reach were those in which pure clerkliness shaded off into other qualities. The highly skilled actuarial staff of insurance, the senior grades of the Civil Service, do not now embrace the type I mean. Samuel Pepys was just one of us, but only just. Down below were all kinds of Cratchits, clerks of mercantile and transport business, law clerks, a very select body, but not quite belonging to the class I

mean, for certain of them could and did become solicitors, others had highly special duties, while the juniors often had to undertake work generally classed as that of 'office boy,' and there again we reach one of the limits of the subject. No, the clerk to the old private bank was the central type, and in 1900 there were several hundred private banks still in existence in England and Wales, if hardly any in Scotland or Ireland. It was upon the institutions staffed by these men that the fabric of British credit rested, the Bank of England (and similar banks in Scotland and Ireland) forming a sort of apex of the inverted pyramid. Even to-day, few people grasp that, that structure of credit, wealth more completely divorced from land than in most countries, so completely independent of precious metal, symbolized by promises written on paper, and informed by a certain moral rectitude is by far the most important contribution of our race to civilization. Our art, conquests, religion, sport, even our marine is not so outstanding, as our credit.

On the above date I became a member of the staff of one of these banks, a staff which carried out its duties entirely by the old hand-book-keeping. There were, buried away in the Head Office in London to which our bank had only recently become attached, two 'calculating machines' as they were called, and possibly a typewriter. But there was nothing of the sort in Norwich then or for some years after. And this leads me to explain why the type of man I am trying to call back from those past days was to be seen in his clearest

outline in Norwich and other old provincial centres of which it is the largest.

Now, although the banking and other clerks of London were doubtless smarter and, of course, more numerous, they were not typical any more than the banks or business they served. The Stock Exchange clerk was, of course, almost peculiar to London. Even then, although many old private banks persisted in London, there had grown up several large offices with that particular anonymity which is the real characteristic of a metropolis. The banks and bank clerks of Lancashire, Scotland, and Ireland were also of a special type. Lancashire had a large bill currency quite unlike anything anywhere else, the Scottish and Irish institutions were mainly organized under special charters, with methods of deposit and loan devised by their local needs. The very pass-books were differently ruled and written in.

So I return with confidence to the evidence afforded by Norwich, York, Exeter, Chester, Brighton perhaps. Newcastle was half and half. It had some of the characteristics of a provincial capital, some of those of the highly specialized centre it is. Birmingham, Bristol, and Plymouth, however, had strong individual conditions. Behold then, the typical young clerk embarking upon his duties, in the country bank of those days. My father took me, not downstairs to the old office in which the Gurneys had built up their business during a hundred and twenty-five years, since they had relinquished the woollen trade in which they had

begun taking deposits and making payments for friends (and incidentally Friends of the same Quaker Meeting). He took me to one of the small branches which such a ' local Head Office ' as it was already called, had begun to open in towns like Norwich. I made the sixth member of the small staff. Of course, I was well known to all. Otherwise it would have been difficult to enter the service of any of the country banks. As it was the manager, cashier, and senior clerk had served under my father, and once he had left me with them, having watched me make my first entry in the thick heavy old ' Day Book,' they christened me ' Young Jim ' because my father had been known as ' Jim ' to partners and clerks in Gurneys' chief office for fifty years.

I thus began in the very spear point of the modernity of those days. No doubt the local authorities at Gurneys' chief office were wise in thinking it was better that I should not begin my career in the office in which my father was still chief clerk (' accountant ' it would be called nowadays) although he was on the verge of retirement. So I found myself at St. Stephen's Branch, newly built and organized, an attempt to keep pace with the development of the town where the huge and well-known Norwich Union Insurance offices, and a big factory had grown up, a mile from Gurneys old centre. The manager wore the pointed beard and full frock coat of Edwardian fashion. The cashier came of one of the farming families, then just feeling the decline of agriculture and prone to put

their sons in so sure a situation as the bank. He was in appearance and speech more of a farmer, though a very competent cashier, and could talk barley and sheep to the farming clientele, some few of whom moved their accounts to the new branch in the expectation of getting quicker service and special consideration no longer obtainable at the over-crowded, busy chief office. He took great pride in introducing new business from among his country connections and was full of queer Norfolk sayings, too strongly flavoured I am afraid for cold print even to-day. He also knew all the old country lore, had ' led ' a stallion for his father, could knock out a savage dog by a well-timed kick, preferred ratting to rabbiting, and rubbed his head with whisky when he had a cold. He had, like so many of his kind, certain rough remedies for common ills. I remember his telling us how the ' servant gal ' at his brother's farm always placed her shoes heel to toe when she retired for the night. This was a charm against the Devil, who would otherwise enter the bones of such as neglected this precaution, in the form of rheumatism. He said it was effective. I suppose it would be called ' psychic suggestion ' or something like it, now.

Of the others I need only say that two of them are alive to-day, and that I retain their friendship.

I had, however, struck an awkward moment in the development of the new branch banking. St. Stephen's office was an experiment, and all too successful. We worked so late on Saturday (Market day in Norwich) that tea was provided, but it was

soon evident that the business attracted required late work in many of the week days as well.

Already the detail of those days is difficult to follow. The currency in which we dealt was composed of ' negotiable instruments ' mainly cheques, a few bills drawn at three or six months' sight, which had to be laboriously carried to the persons on whom they were drawn to be formally accepted. These persons were seldom our own customers. Indeed, in the Norwich of those days, the impression made on my young mind was that people who accepted bills were of doubtful solvency. Why, I asked myself, instead of drawing a cheque did they have to pay for a rather expensively stamped piece of paper, on which to write out a promise that was to be fulfilled months ahead ? They must be short of cash or credit ! I had not even heard then of the huge Lancashire bill currency, or of the foreign bill business. I saw a large mass of cheques passing through the books every day, everybody from humble householders like my own father, to great world-wide firms like Colmans or the Norwich Union Fire Office paid by cheque. There were almost as few bank drafts (that is, for practical purposes, cheques drawn by country bankers on their Head Offices or London Agents, at the request of their customers, who paid by cash or cheque for the sum required) as acceptances. These, of course, threw an oblique doubt on those who asked for them, for it looked as though their own personal cheque was viewed with suspicion that could not attach to a bank draft, for it is one

of the few paper instruments that cannot be ' stopped payment ' however much it may be lost or stolen.

But bills or ' acceptances ' were also cumbrous and a great nuisance in my already overcrowded day. Not only had they to be taken out to be accepted, and often the sort of person on whom they were drawn, little shopkeepers, mysterious ' dealers ' in various commodities and even private individuals whose homes had to be sought at great expense of time in remote suburbs, would demur, declaring that he had not received the goods, or that there was ' some mistake' or made use of some subterfuge. This meant correspondence with the customer or with some other bank which had lodged the bill with us for ' acceptance or return.' But more than this, if the bill were accepted it had to be listed, and on the day on which it fell due the cash had to be sought at the acceptor's house, if he had so made it payable, or it had to be presented at the bank at which it had been ' domiciled ' or made payable and there ensued further delays. Sometimes the sum was not available to the acceptor's credit and the bank concerned, reluctant to disclose so damaging a fact, would ask to have it ' presented again ' and entail a further journey. Even if it were marked good for payment at once, it had then to be included in the daily clearing, or exchange between local banks of the cheques each of them had received from their customers on the other ones, and it was a long slippery ungainly piece of paper, amid the then largely standardized cheques.

This daily clearing was yet another journey for the junior clerk of those days. The local banks took it in turn to allocate one of those little rooms that exist in all banks near the manager's sanctum for interviews and odd jobs, and the juniors of those days were a sporting lot. All sort of tricks were played, and often mock rivalries, or old antagonisms brought on from the football field made the whole affair end in a free fight, with pots of ink pouring over books and cheques and damage to the furniture. This was no mere Norwich foible. I have heard tales of the old clearing house in London, where, the work being done with expert swiftness and accuracy, races would be arranged to the top of the Monument on Fish Street Hill, the winner to throw his handkerchief over the railings. The police used to stop the traffic for this event, I heard. We did not aspire to such flights, but there is a particular quality about clerks who do the clearing even in the country. They are nobody's children, divorced, as it were, for the short period of these duties from the discipline of the offices to which they belonged. There was one other excursion which the juniors of those days had to make, and that was the one involved in the transport of cash from one office to another. It is an odd thought to men of my generation, that a large proportion of the population of these islands to-day have never seen a golden sovereign. It was one of the principal preoccupations of the cashier of those days to see that he had enough gold in stock for all possible demands, or, on the contrary, was not stocking too much, and

thus losing interest on the balance all branches kept with their local Head Office, or even with the London Office or Agents. This was especially so towards the end of the week when large factories drew their big wages cheques. Weekly wages in the then nascent mass production trades used to run round about a pound a week, and large firms might want a couple of thousand in gold. How often have I not heard the cashier call over his shoulder, at the end of the day when, the door being closed, he was 'cashing up':

'Hey, Young Jim, order the cab to-morrow, you'll have to take (or it might be fetch) some gold from (whoever it might be)!" Nowadays half a dozen porters, ex-policemen, I don't know what other guardians would be needed for such a task, but in those naïve days, one boy did the lot.

These outdoor jobs may sound as if a junior in those days had an active and rather interesting time. So he did. But there was another side to the picture. These outings were extras. The junior's real job was that of keeping the rest of the office supplied with the material for their jobs, and to deal with the results of the day's work when they had completed it. No porter or messenger was then kept at small branches, so that all beginnners of my sort had to be in their places at nine o'clock, if not before. The manager came downstairs (he invariably lived over the office) and unlocked the safe. Having given him the morning mail, from the box behind the door, the junior had then to set out in their places the forty or fifty books, ledgers,

'day' books, the cashier's 'counter scroll,' the various registers, and large coffin-like boxes containing the customers' pass books. In East Anglia banks mostly opened at ten o'clock, but well before that hour the cashier would appear, and demand his money-bags, and the ledger keeper, about the same time, would want to get busy with the posting of the credits sent by mail by the customers for their accounts, and of the cheques they had drawn which had come in by post that morning. There was thus plenty to do, hasty journeys to and from the safe below stairs, with money-bags and books to the foot of the small manual lift, and similar journey from the top of the lift, to the various desks, and at the same time, with hands numb or perspiring from those duties, the 'writing off' of the cheques and credits received by post in the 'day book' before the ledger keeper could handle them. He was a lucky junior who, breathless and a little dishevelled, had all these efforts completed before the striking of clocks and the booming of bells from all the churches and public buildings of the city gave him warning to open the doors. This was one of the first things that was impressed upon me. Banks worked under certain legislation and must be open at the advertised hours. Only an Act of Parliament (or possibly in emergencies not then contemplated, an order in (Privy) Council) could close them. A customer might want to stop a cheque and if he could not get into the bank at the first moment, it might be paid before he could do so. Conversely he might want to meet a cheque which

might have been present by the morning post, and for which he knew he had not made sufficient provision. In general, too, the public was as jealous of its convenience as it is to-day, more so, in fact, there had occurred none of the calamities or the increase of movement that have by now accustomed us to wait in queues. There were no motor cars in the streets of that day. A few people had gigs and carriages, but most of them had to travel by train, and to do their banking before they went to the station, cycles were in limited use, but the meagre bus service served very few of the business community and Norwich was only then installing its trams. So that on all counts it was important to open the door punctually. Nor was that all. The second largest cattle market in the kingdom lay not five hundred yards from that branch, and the streets were almost impassable on Saturdays. The dogs of the city were quite as numerous as they are now and no better trained. Our big recessed doors seemed to provide opportunities for every sort of animal refuse to accumulate, and this had to be disposed of before it was stamped all over the floor of the office.

So when all was clear, and the doors bolted back, the busy, bearded, bowler-hatted crowd came pushing in. Very few except the large firms trusted their cashiers with the duty of banking transactions, and the whole of the professional classes, lawyers, and doctors did their own banking.

A certain number of women would even then be found coming to the counter, though many fewer

than to-day could or wanted to handle their own property, professional women were comparatively few in number, and women cashiers fewer still. The difficulty was with suspicious, managing, or antagonistic wives. Such a one would demand to know her husband's balance, and if she was of such a status as made it undesirable to offend her, the amount would be written on a slip handed to her in an envelope addressed to the titular owner of the account. Or if it were a pass-book or cheque-book she demanded, the same precaution would be taken. If she broke the seal and opened a letter addressed to another person, that was her affair, and that of the person concerned. But on one occasion I was caught. A noisy, nagging woman known to the staff as ' the Green Dragon,' which was probably the name of the pub she and her husband kept, came in and asked for an amount which had been placed to her husband's account at another office. I was sent to the telephone to ascertain if it had arrived and on making my way back to the cashier she leaned over the counter and called :

" Here, what is it, you can tell me ! "

I was so flummoxed and inexperienced that I blurted it out, and she retreated in triumph. I was much laughed at over the affair, which did not entail any terrible consequences except that for weeks the seniors would say :

" Look you out, boy Jim, here comes the Green Dragon ! "

Though I was not unhappy, and in any case too

busy to brood, I must say that I suffered a severe disillusionment during those first weeks of my clerkship. My father had been chief clerk at the principal office, not only in the city but in East Anglia, for more years that I had been alive. I had been born and lived over the bank and saw it from that angle, his angle in fact. I had been fetched home by a telegram from Switzerland, where I was completing my education according to a well-conceived plan of his. Having become at a relatively early age the right-hand man of the partners of the old Gurney Bank, to such an extent that all the older generation called him by his christian name, he thought that by having me learn the French and German tongues I should step, more or less, into his shoes, especially for the discounting of foreign bills, and dealing with the new internationalism which he dimly descried beyond his provincial horizon. He was just twenty years wrong, and, for most of that twenty, few things seemed less likely than that I should derive any advantage from the knowledge he induced me to acquire. He had been so long at the top of things that, while he could take what was, for those days, an unusually long-distance view, he could not see the things nearer to him in time and space. So engrossed was he in the business, living over it, absorbing its very air, he hardly noticed that the office had doubled in size and personnel, that even had the partners of his day still been living, they could not have had such an intimate knowledge of the busy, hastily, and clumsily enlarged estab-

lishment of 1900, as they had had of their little old private bank of the 1850's, when he entered it. He did not even foresee the inevitable amalgamation of 1896, when the Gurney network of banks, spread over East Anglia as far west as Ely and as far south as Colchester, became part of the great Barclay combine, destined to be one of the great financial institutions of the world. And of course I had come rather late in his life, he was fifty when I was born, and he had spent so few nights out of Norwich, which had missed most of the nineteenth-century changes. He knew I had to begin at the bottom of the ladder, but as with so many men, especially of his generation, it was so long ago since they began, and the ladder on which they set their feet in the early decades of Queen Victoria's reign was an escalator, at least after 1850. It carried them up, they climbed, but the ascent was by no means entirely due to their own honest and capable efforts. When I arrived home late in those winter evenings to find him lying with bandaged eyes, fretting against the retirement which had been kindly and gently forced on him, because he never dreamed of it himself, he would ask me questions about the business, about matters of policy, and trends of rates of interest and was astonished and grieved to find that I had not been occupied with such high matters. I had been copying figures against time, making myself a substitute for the inevitable machine, lurking, though he and I hardly suspected it, just round the corner. It was there, of course, and the necessity for it was precisely the

thing that prevented my work in the bank being what his had been. The detail swamped me.

In 1896 he had taken me on one of his rare jaunts to London, an excursion nearly all concerned with business with a couple of theatres thrown in. He took me to Barclays, which had just become ' Head Office ' to him, and there, in a back passage, were two clerks in shirt-sleeves using the Burroughes Adding Machine. I little dreamed that, for some years, I was to compete with those mechanical devices. As for my father, he never saw it in that light. Somehow he never connected the great increase in prosperity and financial stability (he was born in a decade when the population was stationary in Norwich, and had seen sensational bank failures happen before his eyes, just across the street) with a proportionate increase in the drudgery demanded of the junior ranks. Of course I did not grasp it then. But I had failed to keep pace with the work. I was too green to learn how to do the ever-increasing copying and checking, and, at the same time, keep the handyman side of the job going as a junior of two or three years' experience would have done. Sometimes I had a near shave of missing the mail to London with the bulky packages of letters to private individuals, cheques for the London clearing-house and pass-books for customers. The first junior who had preceded me at the branch had carried the half-score letters to post in his hands. But, in only a year or two, the branch had so grown that I had armfuls of mail and was lucky to get to the post office (pillar boxes

were no good, of course) without losing some of it in the street.

This may seem very petty, but it happens to open up a view of a particular period of English history from below. Mine was no isolated case. I noticed, if I went to London with my father, that he used certain hotels, restaurants, and theatres. He had (or had had) an extensive acquaintance reaching as far as members of the great Livery Companies, members of the staff of Barclays Bank (whom he persisted in calling ' London Agents ' as they had been for all his life, instead of ' Head Office ' which they had just become), and individuals on the railway. I had noticed, even before I entered the bank, that on the two last occasions when he and I had made that excursion together, he had demanded James the waiter, or sent his compliments to Mr. Snooks the manager, or had exclaimed : " Why, where's Shardelow, the porter, he knows what to do with my bag ! " To my astonishment and his discomfort, the answer had lately been, James was busy, Mr. Snooks had become managing director and was invisible, and Shardelow had been superseded by someone who didn't know Mr. Mottram from Adam, and thought of him rather in the same light. He grumbled, but it mattered little to him. He had, although he little suspected it, only a few months of the old active life before him, and fifteen years of invalidism and comparative obscurity. ' Retirement ' was a novel state to such as he. But it did matter to me, and more to me and to my generation than to any

other. The manager of the branch was not worried by the rapid increase in business. He kept on rubbing his hands and saying :

" Well, it's very remarkable, our monthly returns (a new feature) are up again. I wonder where we shall stop ! If ever a branch justified itself, St. Stephen's does ! "

The cashier joined him in the chorus :

" I've introduced three more accounts to-day, and I believe I can get Blank the grocer to pay in here, and Bidden, the auctioneer, is going to open an office up the street ! I think I can get 'em ! "

" Good for you ! "

The ledger keeper would not be left out. He pointed to the rising total of interest earned and charges justified. All was going well. Had any of them been asked he would have said quite truthfully :

" Oh, yes, the juniors get more to do, of course ! "

But it didn't mean much. They were themselves ten, twenty, thirty years from being juniors. I was in fact not really unfortunate. There is always a certain sentiment attaching to continuity in England, and the fact of being the fourth generation may have made my colleagues of those days rather more sympathetic than they would have been to anyone with a shorter tradition behind them. But they were not paid to use their imaginations. Indeed it would have gone badly with the bank if they had.

The same thing was happening all round to persons of all conditions, many of them of much

more importance than I. The streets that branched from the main thoroughfares were then all inhabited by rather better-class people who to-day would live miles outside the town. I remember one well-known figure, almost of the age and very much of the appearance of Queen Victoria (then still reigning) bidding her carriage stop at the door of the bank, where she wished to cash a cheque, and finding, on emerging, that it had been moved to admit the passage of a tram. Or a fine, white-whiskered, hard-hatted old horseman, bowing and waving his hand as he passed along, finding himself suddenly involved in a stream of cycles pouring out of the great chocolate works of Caley's (now Mackintosh's). Best of all I recollect one of the long-bearded police of that day, torn between his duty and his well-known public appearance. He had been bidden to arrest stray and homeless dogs and remove them from the streets. It was the year in which the old Norwich City Football Club began to attract the large ' gates ' that ended in its conversion to professional status. The policeman in question appeared in the bank holding, by the scruff of the neck, a large and evidently lost St. Bernard.

" Please, sir," he appealed, " could you spare me a mite o' string, or I'll never get him past them there footballers ! "

I was just like that. My tradition was being pushed off the street, I could no longer follow the old airy way of my father, and I was bound to be caught between inexperience and duty.

I forget precisely what it was that brought matters to a head. I fancy I included a bundle of Bank of England notes in the general package (' wallet ' it was called) of the Head Office letter. Possibly this was not registered at that date. Or it may have been that mixing up such valuable stuff with all miscellany contained in it was a breach of regulations, of which I had sheaves of printed notices hung on my desk. I was not severely dealt with, but it was agreed that I should have a rather simpler job until I mastered the routine more perfectly.

I had only been at work six weeks then when I was transferred to the new Agency at Magdalen Street. As with the new branches in the city, this was a recent experiment. It differed from a branch bank inasmuch as the Agency did not keep its customers' accounts, having no ledgers. It was, as it were, a piece cut off the end of the counter of the old chief office and moved nearly a mile away into the remote northern quarter of the city, over the river. This had been for centuries the industrial as opposed to the administrative or marketing part of the town, and partly on that account had become the stronghold of the boot and shoe trade. The staff consisted of a very brisk and able man who, some said, had been chosen for the job, while others said that he had been relegated thither after a quarrel with the manager at the chief office. I was his sole assistant. I have never regretted this move. At the moment it did give me breathing space, the work was simpler, the companionship

was genial and instructive as it could never be at the over-rushed St. Stephens. Above all, now that I have moved so far from it all, I am glad that I went there when I did and caught the last glimpse of a disappearing Norwich, a disappearing England, a vanishing social and economic fabric. The trams had just been installed, but there was still a curve in the pavement so that carriages of the wealthy from the pleasant suburbs of Catton, and gigs of commercial travellers, could draw up and stand at the bank door. I suppose it is already a mystery to many people that there was in those days no ' parking ' problem. It is also true that the street was even then changing. Men little older than myself remembered when it had been almost entirely residential, and fine Georgian house fronts alternated with Tudor, Elizabethan and Jacobean and Caroline gables all along its skyline. What was happening was that all sorts of occupations—the Gurneys' wool and banking business, the Martineaus' various businesses, and those of all the dissenting craftsmen and weavers, were ceasing to be carried on in the back premises, yards, and gardens and were coming to occupy the fronts of the houses, the ground floors of which were being converted into shops and offices. The very wealthy, like the two families named, had already disappeared, the one moving to a more central situation, as the banking detached itself from wool, weaving, and silk, the other discontinuing business as its younger members became professional men rather than tradesmen. But with minor exceptions the general



GURNEY'S BANK, 1790
From an old print.

air of the place is very well represented by Cruickshank and Brown and Seymour's illustrations to the main editions of Dickens. Between the two high cliffs of house fronts the population lived in the street, continental fashion, differences were adjusted by fisticuffs there, cattle were driven through the traffic (trams frequently lost five minutes getting to the centre of the city), goods were laboriously loaded and unloaded, and the roadway was often ankle-deep in animal refuse. The Agency occupied what had been a public-house at the corner of a churchyard (I passed five churches on my daily walk to the chief office) at a spot called Stump Cross because the broken shaft of one of the best-known mid-road crucifixes had stood there since before the Reformation, and memories are long in Norwich, although this relic of the past was gone before my day. All round in the by-streets and lanes (Magdalen Street itself was the chief traffic artery to North Norfolk since before the Conquest) the old, half-converted dwelling-houses gibbered with the vibration of newly installed machinery, as the small family businesses of the garret masters who made footwear for the bigger assembling and manufacturing and marketing firms tended to become small factories on their own. The change over was so gradual and partial that at the date of Queen Victoria's death, which occurred just about the time of my transfer, the old street had a very distinct character of its own, personalities and festivals peculiar to it, and a disparaging way of talking of

the centre of the city, where, as it was said, others spent the money that Magdalen Street made. This was a piece of local patriotism, of course, but it was true that St. Stephen's branch from which I came lay in a much more rebuilt quarter of the town, filled with offices rather than factories.

The strong personal element which was so much more pronounced and which my new job obliged me to notice, and gave me so much better opportunities for appreciating, was very obvious. Opposite the Agency was the establishment of a now unbelievable character—a gentleman game-and-poultry dealer, an immense fellow; the Agent used to say that his watch-chain entered the bank a long while before a humble but useful part of his anatomy. He disdained the retail trade, dealt in large orders from and to the country houses of the county, was a dog breeder of no mean reputation, supplying sporting dogs to the bank directors and others. He would often stand in our tiny office (I could touch its ceiling) when he had emptied his great leather pocket-book of cheques received, and declaim long passages of Shakespeare. He wore a top hat above his blue apron, while another devotee of that mark of respectability was a rheumatic wine merchant who declared he didn't know what people wanted with beer, when they could get good claret. Yet another top-hatted figure was that of the great clothier who supplied I don't know how many of the black felt hats, silk neck-scarves and corduroy trousers to the agri-

cultural labourers who crowded into Norwich on a Saturday. He expressed himself in doggerel of his own :

> ' Young Jim, he is here,
> Do he want a glass of beer ! '

I was known to all of them as ' Young Jim,' of course, and was expected to remember on what days they wanted their pass-books, and how much silver they required on Fridays and Saturdays to pay their workpeople.

These were outstanding types immediately at our doors. But the street was then only just ceasing to have its full complement of public-houses and pawnshops, into which some of the less imposing of the old merchant houses had been turned before industrialism set in. I have never forgotten the occasional visits I made to these latter. The general arrangement was a common counter with, at one end, a series of little boxes in which those of the customers who still had some pride to lose, could screen themselves from public gaze. Illustrations of this lay-out can be seen in Dickens' *Sketches by Boz* and *Martin Chuzzlewit*. To enter these establishments was like diving into a submerged world. Brazen little children clamoured for a few pence extra on articles sometimes of intimate domestic use, sometimes of pathetic personal association, which had evidenly become worn and tarnished in this traffic. Musical instruments were mixed with clothes, jewellery with workmen's tools. Sometimes a gaunt or besotted parent peeped round the door, in the vain hope that the young adept might

make some appeal to the broker's heart, a forlorn hope it always seemed to me. But the downcast poor were not much in evidence. Hardy and desperate characters, with sometimes an Irish and seldom a local brogue, brow-beat the proprietor, and girls and women who had parted with most embellishments sidled up to anyone who like myself wore clothes which at that peiod, in that place, were almost a livery of respectability, appealing for one's intercession, mentioning with easy carelessness where they lived, or had a room and sniffed audibly when it became plain that one had come not for such chance encounter, but to do one's bank business with the broker and go.

On the other hand, no less than two of the local directors of the bank lived just outside the gates and might at any moment stop at the Agency on their daily journey to the chief office or send their relatives, friends, and guests for some small service, and the Agent and I had to be quick enough to recognize such and see that they received all the attention they expected. He was long an adept at this, and it was a fine sight to see him turn from some highly flavoured interview with the minor Boot and Shoe connection (he kept a dozen of bottled beer in the caretaker's passage beyond the 'sweating-room' or manager's parlour), smarten up, and come out with :

" Good morning, Sir Richard. What can I do for you ? Come down to have a bang at the birds ? And how is Her Ladyship ? Notes and gold ? Certainly ! The pass-book ? Well, it's up at our

chief office. Jim, make a note to tell them to post Sir Richard's book."

But when the socially important customer was served and had gone, he would make a rude gesture and slam the till closed :

" And that . . . to you, and many of 'em ! Come on, young Jim, let's get on with it after all that soft sawder ! "

And get on we did. Not having all the secondary work connected with ledgers, and the backwards and forwards entries that have to take place between a fully equipped branch and its Head Office, once we had dealt with the public, we had time to consider a bit.

The Agent was one of a now gone and almost-forgotten race of penmen. He held his penholder between the third and second finger, rather like a paint-brush, and could engross initials or capitals, and write a wonderful 'copperplate' hand, not only on paper, but on the stiff old parchment covers of the pass-books of that day. He taught me all that curious lore, how to 'make' a quill pen, and he was equally adept at adding three columns of figures—pounds, shillings, and pence—at one and the same time, instead of pence, shillings, and pounds seriatim as more ordinary mortals were bound to do. He knew a good deal about insurance, too, and had worked up a large agency, both Fire and Life, and always stood his policy-holders a glass of beer when they came to pay their premiums. Golden days !

He did not deem his duties confined to making

me into an efficient bank clerk. He also took charge in some small degree of my morals. One day when exasperated by some untoward incident, I made use of some expression, it may have been an adolescent damn, for I was still nearly four years short of my twenty-first birthday.

"Never let me hear you say that again!" he remonstrated. "If you must swear . . . look here!"

He produced some old register or list of customers, even then obsolete, and on a certain page he pointed out the name and style of an old well-sinker and excavator who had once done business with us. The name had been Godfrey Daniels, and the address was at Hellesdon, near Norwich.

"Now," he commanded, "the only expletive you are allowed to use is this title. Oh, my GODfrey Daniels, boring and BLASTing works, Old HELLesdon, near Norwich. If ever I hear you making use of stronger expressions than that, I shall report you to the directors!"

Another branch of learning which I might never have acquired at a larger and more specialized office was the correct counting of gold coin, using four fingers. Silver counting can never be the same, but gold was uniform, sovereigns and halves, and the thing was to tell a bad one by the way it slid on the counter. A bad half-crown was a nuisance, a bad sovereign a disaster.

Does the modern public ever wonder about the private life of those who serve it? Possibly its members are now more awake and informed, or

at the worst a certain amount of information filters, even if partially unwillingly, into their ears from the wireless, into their eyes from the arts of publicity. In the day of which I am writing this was not so, and the whole body of the nation, indeed of humanity, was far more static. We were interested enough in the fate of the poor, the sick, the insane, or the criminal. For centuries continual provision was being made for all those minor coteries of the nation, and my father and mother, my employers, the partners of Gurneys Bank, who had just become directors of Barclays, had been foremost in all such efforts. Yet of the majority of the fellow-creatures around us we were by the standards of to-day profoundly incurious. For instance, my own family, occupying the Bank House in the centre of the city, were dimly aware of the population crowded into yards and courts, down which we could see from our bedroom windows. Our charwoman and some of the tradesmen and odd-job persons connected with our family life came from these. We were kind in intention and, so far as I can remember, they were certainly grateful. But we thought of them as people living in those yards. We did not ask how they got there, or if they were ever likely to get out. They did not greatly consider the matter themselves. This same incurious static quality informed our attitude to our colleagues in the bank. My father had no position or authority over any of them other than that which he derived from longest association and most intimate knowledge of the business, and I grew up

conscious that most of those among whom I was destined to work could not have so large a house or so much consideration as we enjoyed. There was the same attitude, I suppose it would be called complacency nowadays. Those colleagues of ours, were clerks, in name no different from my father, but they could not hope (there were already over fifty at the old chief office and half a dozen at most branches, of which St. Stephen's was fairly typical) ever to rise to such modest distinction as he enjoyed, still less to be addressed by their christian names. I do not know that I thought much about the matter until I was left alone with the Agent at Magdalen Street. For the first time I began to notice in a hundred small ways how widely his standards of comfort and behaviour differed from ours. It was not that he was separated by any social barrier. His father had been a highly respected and successful ' writing and drawing master ' at the best local schools during the generation which combined such functions. Of the sons, one had gone into the Army, was a major in the field artillery, the other was my master. By chance I discovered one evening, when he had already gone home to tea, leaving me to finish copying the letters, doing up and posting the day's mail, that he had omitted to append his signature to the daily London letter. I was far too innocent to think of imitating his signature, which would probably have passed muster, for the London Office already received a thousand such missives every morning, and I was far too conscientious to allow the letter to go unsigned. So I put

the whole package in my pocket and jumped on my bicycle to pursue him to his home in the suburbs on the other side of the city. I found it with no trouble, but enough time had elapsed to allow him to have his tea. The maid-servant answered my inquiry :

" He's gone to his Club ! "

It meant nothing to me. I stared blankly. Cricket clubs and cycling clubs, my father's microscopical and archæological societies, I understood. But there was no social institution of the name in Norwich, between the County Club, exclusively landowning in membership, and the various grades of working-men's benefit societies. The middle classes so far as I knew spent the evening in the bosoms of their respective families. They had no clubs. She grasped this :

" It's down at the . . . (let us call it Laurel Grove. The place was vaguely known as one of the better sort of suburban public-houses with a bowling-green and skittle-alley attached).

I thanked her and made my way down to the address indicated. Leaving my cycle against the horse-rail, I pushed open the swing-doors of the bar and entered.

The bars of those days were resplendent with ground glass windows, brass fittings, a wide counter, above which rose the china and gilt handle of the beer engine. Over these presided what would be called to-day a ' blonde ' and was then known as the barmaid. She surveyed me with as much astonishment as favour, and waited for me to

order something. To her apparent surprise I asked for the Agent.

"You'll find the Chairman in the Club Room," she replied. She indicated a door to the left, and I found it led into a separate room partitioned off and filled, so far as I could see at first, by a cloud of tobacco smoke. Gradually I made out a table, near the window, a fire burning in the grate opposite, glasses everywhere, and near them rather sprucely dressed men of the commercial traveller and shop-keeping kind.

"Well, young feller, what d'you want?" one asked me, not unkindly but with a touch of formality as if the words had been :

"What are you doing here?"

I explained. The Agent was nowhere to be seen, but I was motioned in.

"He won't be a minute. Take a cheer!"

The only vacant one I could see was an armchair by the fire, on the mantelshelf above which were a half-empty glass and a small mallet, such as chairmen use. I made for this refuge but was stopped :

"Not there, that's the Chairman's. Come here!" Hastily avoiding the chair designated as that of my master, I found a place less exalted. I had hardly disposed myself to wait before he came in and eyed me with natural surprise and a manner more frigid than his wont.

"Well, young man, what do you want?"

I produced the London letter and explained.

He made a face, signed in the proper place and

handed it back. I could not make out from his expression how far he was annoyed at being detected in neglecting his duty, how much at having the fact made public in so public a place, and how much because he regarded his evenings as sacred and apart from his daily avocation. All of these reasons would anyhow have been incomprehensible to me. My father had certainly never made such an omission, would therefore never have suffered by having it pointed out to him, and as for the last, he could never have enough of the bank and would have attended to any item of its business at any time of the day or night. The Agent covered his feelings.

"Now, will you have something to take, after your run?"

I forget if I accepted or declined the refreshment. I was thinking hard, as I bowed myself out, posted the letter and went home. That was how he and doubtless countless others spent the evenings. Chairman of the Club, which I suppose collected some sort of subscription for a Christmas feast, or possibly for some sort of death or sickness benefit, but which was primarily a social affair, and made its Chairman a personality of no little consequence in those streets of Victorian villas. It was already a new departure from any life that I knew, and many miles farther removed than the actual distance from my home and outlook. There they sat, the then rising commercial class of the city. Born outside the walls, as I and all my forbears had been born within, their little homes contained no

lofty rooms, no ten-foot disused doorways, blocked up and converted into bookshelves and cupboards, which in our house would contain telescopes, microscopes, the impedimenta of foreign travel, or musical instruments. Those dully convivial souls around the 'club room' fire, had no cellars of wine like our cellar, were not interested in the exploration of the earth and its secrets, or of the Heavens (astronomical or theological). At most they may have had a very sketchy concert, once a year, and perhaps in the summer might adjourn to some corresponding or connected place, Horning Ferry, Ranworth Maltsters, or Coltishall Anchor for a little coarse fishing. But in the main, they spent their leisure around that fire, or beside the bowling-green or skittle-alley. It was my first hint that such a life existed and that leisure, in my home so fruitfully employed, could be passed drinking beer or spirits, 'passing remarks' on the weather or the state of trade, at most organizing mild excursions in waggonettes or discussing the 'lay' of a game of bowls, or the beauty of a perfect 'floorer' at that of skittles.

I came to know of more such places in my time, but that was a peep into a new world, a queer and to me rather boring place, devoid of books, liable to sink, musically, to the level of the concertina or banjo, and for pictures confined to glass cases containing, I hope authentic, remains of stupendous fish. I have never been clear on that last point. The meeting-place I grew to know best of piscatorial devotees certainly contained many

such trophies. And when I have been obliged to spend some irksome hours listening to lectures and speeches connected with other matters within its walls, I have often amused myself by staring at those hardly credible pike and legendary breams, murmuring to myself: "Liar! Liar! you know you are!"

Such then was the private life of the Agent of those days. But to record fully the personnel of the agency, I must describe not only its head and titular centre, but also the humble support without which it could not have existed. This is easier because it has become usual now, even for very large branch banks, to have only messengers, porters, caretakers living on the premises, instead of the manager. The resident at the Agency was a very fair specimen of what was then rather a new type. An elderly man of no great stature, his daytime occupation was that of waiter. His appearance therefore was anything but that which might have been expected of a servant of the bank. He had the unusual distinction of going about in evening dress in broad daylight, a somewhat hardly-used shirt front emerging from the black waistcoat then so universal. In his hand he usually carried a Gladstone bag, and since there was little indication that this could have contained a clean collar the Agent and I, in our lighter moments assumed that he carried it to bring home such remnants of the feasts he attended professionally as he might find possible. He never divulged, but instead, in the early mornings or at evening when I was clearing

up the office, and he somewhat perfunctorily cleaned it, he would tell startling tales, the authenticity of which I had no means of testing, of the behaviour of local personalities in their gayer moods.

"Talk about Members o' Parliament," he would reminisce, in his flat Norwich voice distinct from the acrid quarrelsome tone of some Norwich voices by its transposed vowel sounds, so that you put on sea boots to get into a crab boot, washed yourself with soup, and took soap while it was hot . . . "Talk about Members o' Parliament, I ha' seen them standing at the door o' the conservatorily, addressin' the chry-southeums as Ladies and Gentlemen. . . . Talk about the Gentry, I ha' seen 'em eating afore dinner stinkin' rotten herrring what I wouldn't touch. (Could he have meant anchovies?) Talk about Mister —— (here he named someone of the more prominent of local characters), I ha' seen him holding his seegar with one hand and suckin' at it, with the match held a foot away. I daresn't tell him he was seeing two matches!"

So ran the tales, and I have never since attended a wedding or other banquet without feeling the incurious, rather discoloured eyes of the waiter on me, summing me up and noting any odd behaviour on my part.

Such was the Agency which, opened in the 'nineties amid the money-making boom that followed the Diamond Jubilee and preceded the South African War, was as yet the only banking facility afforded to a large district of an industrial city that

was rising in population towards the hundred thousand mark. The old street had developed, little by little, during a thousand years, from the cart track leading from the ford, by which traffic crossed the Wensum in order to reach North Norfolk, into a mediæval street which was fixed by the building of the walls that confined any variation that might have taken place in its direction, to the gate by which it emerged. The enclosed city was early divided into parishes, and the churches appeared along the line of the street very little changed from their appearance to-day. At the same time the bifurcation which took place first at "Stump" cross, which must then have been an entire crucifix, was emphasised. For the other arm of the thoroughfare bent north-west to the market towns of Aylsham, Reepham, and eventually Fakenham, while the main channel of traffic held due north to North Walsham, and the small ports of the coast. It is an odd thought that the siting of the Agency which I had to work was thus determined by the direction in which pack-horses were led, certainly before A.D. 1300. For when the more far-seeing of the bank directors determined upon the experiment of the Agency, the site for it was obvious. It was no use south of the river, that brought it too near the centre of the town and the chief office. But just under a mile and north of the river occurred that bifurcation, and just beside it the spacious churchyard of St. Saviour's, which gave a little space for wheeled traffic to draw up. Of the earlier period when wooden houses of

craftsmen must have been the rule, there remained one house of Norfolk flintwork, which must have been the abode of a person of consequence. But the dominating characteristic architectural type had come to be the tall, square-fronted houses of red brick of which I have spoken. Odd to think how novel they must have appeared and what wonder and admiration they must have caused, when they ousted two-storied gables, then mostly thatched. Anyhow, by my time the professional classes which had come to live there had mostly moved out. A few doctors' plates still hung beside the massive old doors, and over many roofs peeped the tops of tall trees in the gardens behind. But in the main, while the dignified style of Georgian domesticity was fading, the street was being invaded by the smell of leather. The great solid floors would take a good deal of machinery, and boilers were not necessary, for Norwich had been rather early in installing its own electric light and power, and boot and shoe machinery is of the kind that can be worked by such propulsion.

" Snobs ! " the Agent used to say, using a Norwich word for the trade which has so different a significance usually. " Snobs, that's what our customers are, Jim, and though I say it myself the firm couldn't have picked a better man to talk to 'em than I ! "

He was immensely proud of his achievements in attracting new business, and would say to me with well-assumed gravity as he sent me off on my daily walk to the old chief office :

" Tell them they'd better mention the matter

to the Chief Constable. I expect we shall want to have some police to control the queues of customers while you're gone ! "

On the other hand he was deeply offended when a woman in a state of dirt and tatters, not to be discovered nowadays, came and thumped a jug down on the counter so that the coppers in the bottom of it rang again, demanding :

" Pint o' the usual, an' look sharp ! "

Met by an ominous silence, she gazed round and lamely concluded :

" Oo ! they ha' made this inter some sort o' post office ! "

" There," cried the Agent as she took her jug reluctantly away, " that's what I told our people. Of course this house used to be the ' Dying Duck ' (or whatever the name was) and I knew how it would be. But do you think they'd pay any attention to me ? Not they ! "

On the whole he had nothing much to complain of. The clientele was mixed, but it was not unduly rough, and the bank as a repository of coin ran no risk. I used to lug a huge and well-known black bag containing many hundred golden sovereigns to the tram stop, fling it on board, and sit on it until we passed as near as the tram went to chief office. Sometimes jocular characters would ask :

" Hullo, young feller, whatcher got in that there bag ? " but offer no molestation. On the other hand the yards and courts that opened off the street were very poor, and contained some rough characters. It was in one of these that a rag and bone and old

iron merchant had his store and I was sent to take him back a returned cheque. It was my first visit, and I was a good deal astonished to find that, directly I set my foot on the premises, three dogs rushed out, one came for me in what was obviously only rather noisy play, one got behind to the gate, while the third ran to their master's little shack of an office and yapped until he came. I grew used to these demonstrations, but the perfect training of the dogs shows what the proprietor of the place might expect. On another occasion I was, if you like, the dog. I had to go and ' mention gently,' as the Agent told me, to a small working jeweller, that his account was overdrawn. I now suppose the little man anticipated the visit, for he began, when the words were only half out of my mouth :

" Oh, no, sir, surely not, I paid in (whatever it was) on Thursday ! " The thing which impressed me, however, was the sight of his Adam's apple, working like a piston between the wings of his soiled collar.

Taking the street, big and large, it mirrored very well the phase of English history which was then being enacted. To begin with, it was very old, for eight centuries country-folk had come in that way to bring their produce to the market that was in existence before the Norman Conquest, first on Tombland, and after that event, partly at least west of the Castle. There was no deliberation about its layout, the street had grown up from a natural trackway to a ford. Much less was there

any attempt to regulate its direction or control its traffic. Its architecture ranged from the fourteenth-century flint, to nineteenth-century moulded brick. The change from residences with some sort of business premises attached to businesses with some sort of dwelling attached, I have already indicated. In the roadway itself the old central gutter had long been superseded by flagged wide walks, and a roadway, separated from these by gutters, and paved with wood blocks, which needed constant renewal. One familiar figure is gone, the scavenger with his brush and barrow, collecting animals' droppings, or scattering gravel when the frost lay white on the surface. But in the lanes and by-ways the old cobbled paving with a central gutter was still universal. And as for yards and courts that had replaced many of the gardens and courtyards, this was the period when my father told me there were six hundred such places in Norwich, unlighted, undrained, and unpaved. The old traffic of horse-drawn wheeled vehicles had altered little in three centuries, the herds and flocks of animals driven to market not for eight. The lighting had been by gas since about 1850. But the new features were already there. That is what is wrong with so much history that is written. There is no halt between the periods. One runs into another. In Magdalen Street, Norwich, while Queen Victoria lay dying, there was visible not only in the architecture, but in the habits and speech of the people, the styles of eight centuries. The old rough sanitary regulations, first visible in the records of Norwich in

1288, were being carried on, improved, but hardly yet spread to the private property on either side of the highway. The spot where the Agency stood was still called Stump Cross, though no one can have regarded it as the place of a crucifix for four centuries. There were still sixty slaughter houses inside the city walls, and the gutters ran red when they were busy, while crowds of boys besieged the doors, for offal, but more from curiosity. The line of public-houses, almost continuous in some parts of the street, was just giving way before the increase of tobacconists and drapers, as the indulgences of the public began to move, almost imperceptibly, from beer, which had been the mainstay, the reconciler of the working class to their hard lot, and the preventer of revolution, towards tobacco, and the same classes began to buy clothes, as their wages rose, instead of patching the one outfit they had obtained when they went to school, to work, or get married, or begging or borrowing clothes designed for someone else. Yet as late as 1938 one of this class who used to dig my garden never bought any clothes, though he was earning over three pounds a week, always asked for cast-off suits, and wore them, however ill they fitted. This included hats and overcoats but not foot-gear, which they often made, but always owned and mended themselves.

The new features in the street were most obvious in the trams grunting and grinding along the lines which could never be very satisfactorily laid in Norwich, there were too many sharp corners, and

I have heard that the wear and tear was beyond all calculations based on other places. They were, however, to serve Norwich well for thirty-five years and were in their day a sudden and great improvement on the scanty and irregular and always insufficient horse buses that they replaced. Cycles were already fairly common, and were by no means all of the safety pattern, the old five-foot wheel of the ' penny-farthing ' was still to be seen, and the tricycle, and on Saturdays farmers still declined to make way for these objects.

Thus the machine age was foreshadowed by trams, cycles, and some amount of machinery in the boot and shoe trade which I have mentioned, and perhaps by the electric light, cheap and handy and spreading rapidly. I suppose it is necessary to add, for any reader under forty, that the feet of the women and the mouths of most of the men were invisible. Long skirts swept the dirty pavement or roadway, bushy whiskers and full beards, or thick walrus moustaches defended the male face, and sometimes were a source of actual danger.

The Agent, for instance, had ignited one side of his when relighting a cigar perhaps, and it never recovered, giving his face a one-sided appearance.

But of course the most significant thing in the whole street was the Agency of the bank itself. It was far more so, in its particular environment, than St. Stephen's branch, which was perhaps a natural accompaniment to the development of a

district of offices and financial institutions. In a trading street like Magdalen Street the presence of the Agency meant that whole categories of people who had been accustomed to carry about on their persons leather bags of sovereigns and thick pocket-books stuffed with Bank of England notes were going to use cheques (' like their betters ' my father would have said), that is to say, they were going to meet their obligations by a promise written on a piece of paper and addressed to the bank. And instead of hoarding their takings in iron boxes under their beds they were going to pay them in to the bank, losing sight of the coin and notes, and not knowing for perhaps three days (longer if it were Scotland or Ireland) if the cheques they placed to their credit were duly met. This slow and very gradual revolution just bearing fruit will be confusing to the future historian, who will find that Gurneys were bankers in Magdalen Street, Norwich (and something of the sort is true of every old-established town in England), that they moved up to the centre of the city in 1785, and reappeared in Magdalen Street in the eighteen-nineties. The explanation is, of course, the shifting of the use of credit. The Gurneys of 1785 were really woollen merchants and manufacturers. When credit began to be used by the landed interest, instead of relying on their self-supporting estates, and became a necessity to the expanding movable trade (as distinct from domestic food, clothing and construction materials used locally), Gurneys moved to meet it, into the principal street and near the

cattle market. Now that yet another class was beginning to use the paper promise or ' instrument of credit ' instead of gold or Bank of England notes, still distinct to-day as legal tender and not refusable in satisfaction of a debt, as a cheque is, then Gurneys moved out again to meet it.

This was, perhaps, more significant than the dawn of the machine age. For that was only relative. The tram is only an improved wheel-barrow, a cycle only a couple of wheel-barrows. The Romans knew of the screw and the plane, if not some uses of steam. But none of all the ingenious generations of man had ever been able to dispense with the precious metals. Possibly nothing accounts so completely for the break-up of the Roman Empire, the collapse of the Crusades, and the decline of Spain, as the impossibility of transporting enough treasure to represent tribute owed, or supplies required, or investable surplus.

It is significant that the truly modern nations, France, Holland, Belgium, Scandinavia, and the English-speaking ones, all exist on a basis of credit.

The matter is not, however, so simple. Credit demands a literate public, and in 1900 only those under thirty had been under any compulsion to be educated. It was my constant occupation to witness the mark, generally a cross, of those who could sign in no other way, who kept all their accounts in their heads, could judge stacks of bricks or heads of cattle by the eye, know how many there were, what each would fetch, and bargained on this

knowledge. "I can't write, but I can make my cross!" such a one would say. Gradually a younger generation, relatives, employees, or the then new chartered or incorporated accountants were taking over the book-keeping, and with it some measure of the administration of businesses that had been run by rule of thumb. Little as I realized it at the time, I was witnessing one of the major changes in human habit. The founding of the then fairly new co-operative stores was not nearly so grave a step as the moving of the trading mind into those new grooves that run between banker and customer, instead of between hoarder and his strong box. Mixed up with it was a great acceleration of the 'savings' habit. The wage-earning population was just beginning to put by its spare coppers instead of buying beer with the very last of them.

And the joke is, the new development was only just in time. Little did we think that we were within fourteen years of the complete disappearance of gold from circulation, that demands would be made upon the savings of the nations such as had never been dreamed of, and that millions would become holders of various new kinds of government stock.

The public of the time of the South African War could never have risen to such a situation. It is true that the old periodic bank crises occurring with apparently approximate regularity every ten years, since far back in the eighteenth century, had ceased with the Baring crisis of 1890, that the Norfolk and Norwich Trustee Savings Bank and the

Post Office Savings Bank, and many benefit societies of all descriptions were of long standing. Yet I am certain that, at the date of which I am speaking, the sudden withdrawal of gold would have created a panic, and the demand for a Savings Service such as was evolved during the War could not have been met.

As for holding Stocks, Consols stood round about par, and our customers were far more likely to put their money on deposit receipt, a blue document issued by the bank, to testify to deposit with them for a specified period of months at a rate of interest that varied in proportion of a certain sum. Even these were an innovation. Only four years before, the old 'Gurney' notes had been in use. The issue had to be discontinued on amalgamation with Barclays, because no note-issuing bank can have an office in London, but the notes kept on coming in for payment, disinterred from various hoards under hearthstones and in mattresses where, to judge by their condition, they had lain for years.

Another novel condition was the favour in which the Agency was held. There is no doubt that the new social layers then arising more noticeably in that northern district of 'over-the-water' appreciated the Agency. It brought banking within their scope. Many of them were shopkeepers, small masters, or even men and sometimes women who worked themselves. They could ill spare the time for the journey up to the chief office, that office was continuously overcrowded, it had not succeeded

then in delegating a great deal of its business, as it did later, to an increasing number of other Agencies and branches, and while most of them were permeated with real English snobbery, I think they felt a little out of place when they jostled county folk, very eminent professional people, and the great new anonymous public, then just beginning to become a marked feature—the dense ranks of cashiers, accountants, and officials from every sort of impersonal organization—Government offices, municipal and county councils, railways, public services, and businesses so large that the heads of them could no longer do the banking. On the other hand, at Magdalen Street Agency the Magdalen Street public met its own kind, received immediate personal attention from an Agent who still knew them all by name and understood their business.

In fact the same thing was happening to banking as was happening in so many walks of English life. A facility which had been more or less the privilege of a small class was being widely and rather rapidly extended. The new recipients were naturally gratified.

I don't think I really grasped this at the time. The impressions I received were of a different, and necessarily of a personal and direct kind. As I became sufficiently used to the work to look about, and as the weather grew milder, the thing I chiefly noticed was the atmosphere of that busy quarter of the city. I had always lived in the big house so widely detached from others and with all the open

spaces of the Close, the Castle Hill, the gardens, and residential streets around me. Sometimes the noise and odour of the cattle market were perceptible on Saturdays, but in the main we lived in air of our own. But in Magdalen Street, the noise and vibration of traffic and manufacture shook the rather decrepit old building in which the Agency was installed. The air was thick with the odour of leather, especially tan-yard effluvia, soap-boiling, fat-refining, horse transport, brewing, and the innumerable dwellings that crowded the surrounding yards, whose primitive sanitary accommodation was perceptible enough. Even the Agent, far more used to it than I could be, complained at times. I did not relate these conditions to national and world-wide changes.

I was more conscious of something else that happened in those early days at the Agency—the death of Queen Victoria. There was an event which did mark a perceptible break in the continuity of history. It is all very well to say that the modern state does not depend on the personality of the ruler. It may be true of cabinet policy to some degree. It should, of course, be true of banking. Yet how profound were the small but omnipresent changes that the event produced. The very face featured on the stamps on every cheque we handled had to be altered. The initials on every pillar box were no longer correct. There had been no other stamps on cheques, or initials on pillar boxes. The decade of the Diamond Jubilee and the South African War moved immediately into the remote

past. The new European complications, the new social awakening became imminent. But long before anything became apparent to me except a rather decisive break with the past, I was moved from the Agency.

PART TWO

'BANK PLAIN'

PART TWO

IT WAS IN THE AUTUMN OF 1901 THAT I WAS SUMmoned away from Magdalen Street to the old chief office of Gurneys, which had just become, since 1896, the Local Head Office of the big Barclay combine. I have alluded to the place as the old chief office in the foregoing pages, because I want to bring out to the full its striking characteristics, quite apart from the fact that it was my home, that I had been born over it, and that the three generations before me had spent all their days there, and nearly all their nights in that very building, or not many hundred yards away. All that is purely personal. The important thing is that the place was the scene of the gradual growth of the Gurney business from the day they left wool merchanting in Gurney's Court, Magdalen Street, and moved up to Bank Plain, taking the house built originally for Poole, the wine merchant, a great four-square brick mansion, with a fine pedimented front to the east, an office side, a thin slip, one window deep, running the whole height of the building, in which presumably the wine business was conducted, to the north, while the garden, long mainly built over, and the stable, retained for the use of the bank partners, ran right back on each side of an alleyway,

southwards through to Castle Meadow, the street at the foot of the Castle Mound. Inevitably I have already used some of the distinctive terms that make the establishment stand out, strongly individual. The name Bank Plain shows at once how the importance of the bank had asserted itself, for the corner of ' London Lane ' and ' Blue Boar Lane ' had been called Redwell Plain all the eighteenth century. ' Plain,' an East Anglian term for ' Square ' or ' Place ' is peculiar, so far as I know, to Norwich, Yarmouth, and Wisbech. But the remarkable fact is that, although logically the office should have lost some of its importance when it became a part of the Barclay combine, of the twenty London directors of that then new institution, no less than five attended almost daily at Bank Plain, including the Vice-Chairman of the London Board of the huge concern. Older members of the staff like my father or the Agent at Magdalen Street might well be excused if they still alluded to the ' Partners ' instead of the ' Directors,' and if they spoke of 54 Lombard Street as ' London Office ' rather than ' Head Office.'

The history of the bank which Bartlett Gurney and John Gurney of Earlham had set up there in 1785 was one of steadily mounting prosperity. I have quoted elsewhere the touching demonstrations of public goodwill which had been made when the name of Gurney was attacked, as it was at the time of the Overend bankruptcy in London, and the high esteem in which members of the family were held, as generation after generation became mayors,



' RED COAT '
Dressed in a ' pink ' hunting coat to hold horses with his remaining hand.

benefactors, and legislators of the city in which their fortune had been made. When, in 1896, the amalgamation with Barclays took place it was much more like a family celebration than a financial manœuvre. The old heads and owners of the capital of the banks, which then coalesced, were all descended from a group of Quaker families all related and at that time all practical bankers. Barclays of Lombard Street and Pall Mall, Gurneys of Norwich, Backhouses of Darlington, and all the others spreading at first mainly over the eastern side of England, the group contained no outsiders, or members of the general public, and the holders of the shares almost without exception spent most days of every week in attendance at the offices at which their fathers had attended, supervising the lending of money and administrative detail. They knew enough practical book-keeping to be able to analyse any statement of affairs at a glance, and had only just begun to delegate the management of the staff and the inspection of branches to persons specially selected for the purpose. They still paid our salaries quarterly in Bank of England notes. The change from this state of things to a nearer approximation to the usual structure of limited companies, run by a hierarchy of permanent officials interposed between the customers, the shareholders who are members of the general public, and the directors, meeting occasionally and mainly to sanction broad lines of policy, was very gradual and is not complete to-day.

When I went to Bank Plain, in 1901, there was

hardly any sign of change from the old private firm as it existed from 1785 to 1896 save an extra piece of brass plate attached over the plate 'Gurney & Co,' on the pillars of the front door, with the words 'Barclay and Company with which is amalgamated.' Similar inscriptions were stamped or printed on the cheques and other stationery also. This smooth continuity marking the change was deliberate, not accidental. When, in 1896, the news of the amalgamation became public property, the Mayor of Norwich of that year called a meeting of the citizens, at which it was determined to make some fitting record of the event. A subscription list was opened, a committee appointed, and shortly after a formal presentation was made at the Guildhall to the partners of the old firm who had become directors of Barclay and Company. It took the form of a silver shield two feet in height with an inscription couched in these terms :

'To Messrs. Gurney and Company, Norwich.

'The change in the constitution of your firm into a company marks an epoch not only in your history, but in that of the commercial life of this city and district. Whilst we recognize the fact that the altered forms of banking require this change, it is not without regret that we contemplate the loss of the time-honoured name of Gurney, or its auxiliary use only, in the new organization.

'The good name and reputation of the house of Gurney have been a household word here for upwards of a century. We desire to record our high appreciation of its long and honourable career as a banking firm, and the influence for good exercised personally by its members, identified as they have been individually and collectively with every movement of public and philanthropic interest in this city and neighbourhood. We rejoice to be assured that the personnel of your firm will, locally, remain unchanged and we sincerely desire for you severally, and for the new company, a continuance and extension of the prosperity and usefulness which have characterized your house through several generations.'

This address, signed by the Mayor of Norwich, the Sheriff, and many citizens, was accompanied by an illuminated album containing the names of the subscribers. It was received by Samuel Gurney Buxton, the senior partner of the old firm on behalf of himself and his colleagues, Henry Birkbeck, Geoffrey Fowell Buxton, Hugh Gurney Barclay, Edward Lewis Birkbeck, Reginald Gurney, John Nigel Gurney, Edward Gurney Buxton, and Philip Edward Sewell, and in the speech he made in acknowledgment he stated how direct an obligation the bank felt towards the life of the City. And it is certain that of none of the corporations which conduct an ever-increasing share of the nation's business is it so true that members of the public still have direct access, at their local place of business, to members of the London Board. Of course, change is perpetual, and personal relationship cannot be maintained. Of the group of

practical bankers who received that address, the last one died forty years later. But the public served by the bank had changed more than the bank director.

To the young junior clerk that I was, therefore, the building, the masters whom I served, and many of the colleagues whom I joined, all perpetuated the slow accumulated prosperity of Victorian England. It is a great mistake to suppose that the place, and its men and methods had remained unchanged since 1837, or even 1850. The case is queerer than that. Change had been continuous. The domestic part of the premises, the upper floors which I had inhabited as a boy, and even some of the ground-floor rooms, and nearly all the strong rooms and safes below ground dated from 1750. The long row of ledgers in the 'old book room,' never called anything so formal as 'record room,' dated continuously from 1775. The office furniture was composed of a mixture of desks, stools, counter, and furnishings of every conceivable kind from 1800 onwards. It is the cruellest irony to accuse such an establishment of want of progress. Its very fibres were composed of nothing else. The 'shop,' as we called the banking hall, by which the public gained access to the counter, had been doubled in height, since the bank had superseded the wine merchant's office, by removal of the first floor, trebled in depth by the throwing into it of part of the ground floor of the house, and moving bodily the fine staircase of the latter. It had been extended in width from east to west by new buildings, and

finally enlarged on to the cobbled margin that it had once offered to the street by the pushing out of a one-storeyed 'parlour' or partners' room and an enlarged porch. But the windows fronting Bank Plain were still protected by the six-foot stout railings designed to protect them from the riotous mobs of the early-nineteenth century. The lower windows were blinded at night by steel-backed shutters, while those of the first floor, rendered inaccessible by reasons of the alterations in the plan, could only be opened by a worm-and-wheel device, enclosed in the wall, with an adjustable crank-handle on the ground floor. But the gradual expansion of the business was most easily seen in the big, sky-lighted room at the back, in which were kept the twenty-four ledgers of personal accounts, three hundred accounts on an average to every volume, each of which was quite as much as a boy could lift. Here it was possible to trace by the partitions on the roof how extension after extension had marched across the garden of the house and the adjoining lane. Or again, the same fact can be tested by the number of the personnel employed. My grandfather in 1823 joined a staff of eleven clerks, nine of whom wore Wellington boots and all of whom took snuff, as he used to say; while my father, in 1850, made the twentieth, of a staff which had grown to consist of nineteen clerks. In 1901 I found no less than fifty, increased by help from the country branches on Saturdays, for the great Norwich market, and that was after ten had been detached for Norwich Branches and

Agencies. There were three 'porters,' as we called them, 'messengers' they would be called to-day, of whom one was an engineer and a supernumerary of the city Fire Brigade.

My translation was a great pleasure to my father. He listened to the arguments of his old friend 'Chippy' Aldis, who had attained a position of the sort that is called 'staff manager' nowadays, that I should learn more at a branch or Agency, but without conviction. To him, the bank meant Bank Plain, under the eye of the 'partners,' and with the chance of seeing every sort of banking transaction of any size, as against the limited usage and range of smaller offices. There was, of course, a good deal to be said on both sides, but, with my father, sentiment had a great deal to do with it. After all, I was the fourth generation to lay my elbow on the same piece of wooden desk. Such permanence is impressive, more particularly in banking. So I became a part of that heterogeneous old credit machine. It had been growing all the time the United States had been in existence, it was much older than the financial institutions of the France and Germany of those days. Only in Holland could anything like it be found.

The juniors of those days were not supposed to sit down. Their job was on their feet. They stood behind the second line of desks in the big shop, screened by a glass partition, and ran at the beck and call of any of the five permanent cashiers, just in front of them, or the half-dozen more regular of the 'partners' in the parlour, that maze of

glass partitions, and swing-doors next the street, or when summoned by the senior clerks, who worked in the 'long room,' just through an archway to the right, or in fact anybody else who wanted anything in the way of odd, unskilled tasks performed. The partners had bells on their desks to summon a junior when required, the cashier had a system of little numbered discs that jumped up before the junior's eye at a pull of a bell-wire beneath the counter at which each cashier stood. The manager and the half-dozen specialists he kept about him in the 'long room,' to deal with stock exchange and legal matters, simply came to the archway in the wall and shouted "Back Desk." Strangers to the district often heard this cry and wondered from what curious corner of folk-lore such a term could have come, and how it produced immediately the vision of a hurried boy running to answer it. Another sound which then struck queerly on many ears was that of the constant swinging to and fro of large glass doors of the 'push' and 'pull' variety which closed the innumerable passages and openings that had been cut in the walls of the original building as it became stuffed and over-stuffed with twice the clerks and twice the impedimenta it had held in 1850. There were no less than six pairs and four single ones of these doors.

But let us begin at the beginning of the day of the junior of those now incredible, busy, and by no means unhappy times. For two of the juniors at Bank Plain at least, the day began on the spot, about 6.30 in the morning. For they slept on the

premises, one on a bed cleverly contrived behind the Back Desk, so that it completely hid the stairs leading to the money safe. The other reposed in yet another fold-up bed just in the corner where the main passage, through the various cages and aquariums which had been built round the desks of the ' partners ' in the ' parlour,' entered the main ' shop ' or banking hall. Both these temporary couches were furnished, by my day, with an electric bell which rang far up in the house, in my father's sometime dressing-room. This arrangement gave substance to the boast my father and all his generation made :

" The place is never left unguarded."

And when the more nervous questioners of those days replied :

" But those boys might be murdered in their beds," the answer was :

" Oh, no, they'd ring the bell for me ! "

How they were to do so, in face of some murderous attempt, was never explained, or what my father, or his successor, in 1900, could have done to thwart the designs of the armed gangsters, never transpired. But it is interesting to recollect that these precautions had been in force for fifty years as nearly as I can now trace it, and had nothing to do with the motor-car and automatic pistol bank robberies of the 1920's and 1930's, which have caused all banks to arrange for guards over all their clerks who work alone, or in places exposed to such dangers, in the daytime, while leaving the offices at night in charge of caretakers or messengers situated in flats

remote from the valuables stored in the bank. This curious reversal has come about owing to changed social and currency conditions. The heavy railings, the steel shutters, the constant presence of watchmen and ' sleepers,' the fact that every coin of gold and silver, all valuable documents and even all the books of accounts were laboriously removed to the vaults every day, was a legacy from the time when riotous mobs, desperate individuals, and destructive fires had been the dangers to which the bank was exposed. Actually, during the whole of my father's fifty years, only once was the bank broken into. This attempt was by a feeble-minded boy who obtained access to the premises by means never discovered, but throwing uncomfortable suspicions on the various employees and workmen who then moved about the place with a now unbelievable freedom. This boy was found rattling the drawers in the counter as if he thought the coin was left in them all night. He was heard by ' Chippy ' Aldis, then a junior sleeping in the bank, so that it must have been in the fifties of last century. My father's old friend attacked the marauder with a poker, drove him into a corner, gave the alarm and handed him over to the police. Fire never actually attacked the place, although in September, 1892, a disastrous fire just across the street grew so threatening that the fire hose belonging to the bank was actually placed in position and auxiliary firemen stood by the hydrants in the floor of the premises. With the revolutionary improvements in police supervision and fire-fighting, and the

complete immunity of these generations from public tumult, how utterly incomprehensible these precautions now seem ! And how extraordinary to my father would have appeared the police guards and constant duplication of the checks against daylight robbery of our day !

The alteration of the currency is another factor in the utter dissimilarity between those days and these. Then, the thief needed darkness and plenty of time to get away with gold. Nowadays he wants only speed and treasury notes.

Thus the juniors sleeping at the bank were aroused in good time by the charwoman who came to make their beds in a sense that the words do not always carry. For the beds had not only to be stripped but the bedclothes had to be folded into small compass, and thrust with the mattress into a sort of cupboard, into which iron stanchions folded and the whole closed with mahogany doors like any other of the numerous book cases and receptacles for documents that lined every wall. Even had this not been so, the ' sleepers ' could hardly have continued somnolent, for old Mithan, the watchman, who patrolled the outside of the premises took his departure, armies of workmen arrived, for there was always something to be repaired in those acres of glass roof, those miles of progressively accommodated passages, not to mention the heating arrangements, by pipes elaborately contrived inside the walls, blowing out hot air through foot-square vents, from an engine which, in summer, drove cold air through dripping blankets ; the hydraulic lift, the old gas, the new

electric, and the perpetually fluctuating sanitary systems. The bank had a call on several local firms who, with alacrity kept staffs to deal with so good a customer. And, finally, if all these inducements to early rising had failed, it is quite likely that, every few weeks, untimely sleep would have been rendered impossible by the activities of a detachment of the City Fire Brigade, cleaning and testing the bank's fire-fighting machinery, with the co-operation of the bank's engineer, whose helmet, belt, and axe hung in one of the back passages gleaming brightly. But in any case the ' sleepers ' had no inducement to sloth, for both of them had probably to go and breakfast and return before nine o'clock for the day's work. It varied a little with the seniority of the clerks so employed, but in most cases one sleeper at least would have to be at the General Post Office, well before nine o'clock, to meet the two messengers bearing the great leather portmanteaux (I can think of no other word to describe these receptacles) for the bank mail and one smaller one for registered letters. On 1 January and 1 July, already in my time the mail had become such a bulky affair that a special staff had to be told off to deal with it and a dozen clerks drawn from various departments began at a very early hour opening and sorting the dividends sent for customers' accounts.

My father never became used to this way of doing business and lamented the good old days when customers from the next street, or from thirty miles away in the country, walked or drove to Bank

Plain (the branches had all arisen during his service), and handed in personally any cheques they had received, but mainly notes and gold for their credit, drew a substantial cheque to bearer, received cash for it, and called personally on all their creditors to pay their bills. He used to recount how old Mr. This, the chief ledger-keeper of his junior days, if he came across a cheque for less than ten pounds, took it indignantly to the ' partners ' in order that they should remonstrate with the customer who had drawn it, for misuse of banking facilities, and when, although the office remained open until six o'clock in the evening, the public knew (or the few extraordinary members of it who didn't know were soon told) that nothing brought to the bank after three could be dealt with, except transactions taking place entirely within the house, for the London mail went off at 3.30 p.m., and there was no telephone or telegraph. The various stages in the descent of his profession saddened him, the gradual recognition of the copper coinage, of postal orders, of all sorts of queer documents drawn by various government departments, not truly cheques. To him, banking was still a personal matter between a few choice specimens of citizens and country people, on the one hand, and the successive Gurneys and their partners he had known, on the other.

He had long been overruled, but something of his attitude lingered in the sort of distrust of the Post Office, that modern institution. The mail was fetched, not delivered, and the envelopes in

which it came were laboriously kept for some weeks, in great wash-baskets, lest some portion of the contents had been overlooked and still lurked within. All the out-going letters were still sealed with red sealing-wax (black was substituted on the death of Queen Victoria, and was still in use at the end of the year) and all were marked ' Private.' This continued for many years until a lower stratum of the trading community began to use banking facilities, and its members objected strongly to the too-obvious identity of bank correspondence, which, they alleged, was always inferred to mean that overdrafts were being called in.

By my time, of course, the mail was far from the old personal ' writing to the bank.' A good deal of it was composed of letters from the score of branches and agencies that still worked with Norwich as their centre. The London letter was an affair of several bulky canvas-lined envelopes, and it was here that the first sign of mechanization was apparent, where the list of cheques drawn upon Bank Plain that was enclosed was typed by an automatic adding machine. None of the other letters from any office, and very few from private firms, came otherwise than carefully written in ' long hand,' and not a few in the real old copper-plate, and were answered in the former script by a special clerk, a very senior member of the staff who had a room to himself for the purpose.

Such was the first operation of the morning of those days—the retrieving, opening and sorting of the mail, a matter now left almost entirely to

messengers and underlings in most offices. But in those days, the junior had very little time to spare for it. Long before it was disposed of by his betters, he was away, scampering to the spot in the main east to west corridor which had been contrived athwart the reconstructed buildings behind the original house, where a rather dangerous chasm yawned and filled as the hydraulic lift, worked by the messenger, brought up truck load after truck load from the book safes. These trucks were low, four-wheeled, flat, squat barrows, some four feet by two and only rising a foot above the ground. They were shaped like a flat-iron and the two front wheels could be turned by a stout iron handle and cross-piece, by which the vehicle was also dragged round the multifarious corners and through the swing-doors above enumerated. There was a pretty art in stacking a dozen great ledgers, in a carefully proportioned pile, five feet in height, and weighing several hundredweight, on these trucks and guiding them to the point at which the books they supported were placed in their appointed places. Most of this was done by the messengers, but the barrow that held the special registers for the senior clerks in the 'long room' could only, for some reason, be managed by the junior clerks. There were usually two, one employed in these duties, one taking down at the accountant's dictation the list of all the letters received. But one and the other task had to be accomplished with some dispatch, for by half-past nine at least even more arduous duties were before them.

It was about that hour that the bulk of the staff began to arrive. Nearly half of them were, of necessity, ledger clerks, and went to handle those beautiful volumes, the like of which is hardly imaginable to-day. They were bound in a handsome apple-green parchment, with gilt lettering on crimson bands and with crimson corners and looked far more like gigantic albums than books of account. So well were they bound that, although some of the very early ones relating to the eighteenth century, when perhaps, the materials were not so good, had begun to moulder, those from the year of Waterloo were as sound as ever in 1900, if a little yellowed in the margins, and browned in their writing.

There always seemed to me to be a relationship between these ledgers and the men who kept them. The twenty-four clerks I remember were nearly all approaching middle life, for some eight years' apprenticeship was thought necessary, and there had been few promotions. Four at least in 1901 attended in full frock coats and top hats, many others in swallow tails and bowlers. Brown boots and lounge suits of gay pattern were not allowed. I don't think any ledger-keeper would have come to the office so dressed. I know that I was obliged to dress in black short jacket, starched white shirt, grey trousers, and bowler, and when I once tried to vary this by a discreetly grey suit, I was soon told to change it. Bowler hat was the average headgear, a concession, a privilege allowed to mitigate the rigour of the top hat. With it went the pipe and heavily notched cane of the period. Almost a

part of the clothes, a distinctive mark of their personal appearance, were the long-flowing beards and carefully-trimmed whiskers of the period, with moustaches based on those that graced the leonine jaws of Kitchener of Khartoum.

Some two or three still held to the square-topped hard felt hat that my father had always affected, but none were clean-shaven. The oddest part of the costume of the time, very striking as one encounters it in memory or photograph, were the light, fawn-coloured driving coats, that left off so squarely below the middle of the figure, so that those who wore them over frock coat or swallow tail had perforce to allow the skirts of either to be visible below the light-coloured coat.

These habits had almost the dignity of rules, and to enforce this quality, there were, of course, exceptions. Once a clerk came to business in one of those 'covert' coats as they were called, ornamented with a double row of buttons fashioned in imitation of beer-barrels and rather larger than the average walnut. On another, a certain neck was seen to be graced by a 'patriotic' tie, into the pattern of which the Union Jack, the Royal Standard, and a good deal of khaki had been incorporated. In both cases the wearers were told to correct these somewhat, it was felt, excessive features.

The influx of this main body of the staff went on while the, by now, perspiring junior hastened to carry out his final duty before the big doors were opened. It concerned some half-dozen grave-faced

senior clerks, who separated themselves from the herd. They were senior, mainly elderly men, and had, after several years' service, attained to the rank of cashier. I doubt if any of them had been members of the staff less than five-and-twenty years. The position of cashier was then one of far greater responsibility than it is now. There were more bad or doubtful cheques drawn, many more forged notes or debased coins than there are to-day. Not only that, but the chief of them kept also the 'Reserve and Stock' of coin from which local branches for many miles around were supplied. He had the delicate task of keeping some sort of equilibrium between the various categories of the currency that had already begun to be disturbed to an extent unknown since the economic troubles of three-quarters of a century earlier, by local idiosyncrasy and novel use. There were places like Yarmouth with its large coastal resort trade, to which the poorer holiday makers would come with a sovereign to spend, and, being short at the end of their stay, would send home for a postal order. Result, Yarmouth always had too much gold, and its postal orders were a severe tax on its junior. Other places were surfeited with shopkeepers' silver, with cattle-salesmen's notes. Again, the newly instituted penny-in-the-slot machine, especially the meters of the gas company, and the fares of the equally new tramway company, created a weekly stringency in coppers, resolved at the end of the week, when these companies disposed of the takings through their bankers. How the chief

cashier managed I never discovered and I have even suspected that there were times when he didn't manage, or if possibly he was too dignified and imposing a figure to be told so when he didn't. No such doubt was ever breathed as I and two colleagues of the Back Desk struggled up and down the twenty stone steps of the money safe, with 'hundreds' of sovereigns and halves, in orange-coloured bags, 'fifties' of silver, in five-pound paper packets, or 'shot,' that is in bulk, with tin cash-boxes full of notes, with special books and registers belonging to the department. We were lucky if we just got the precious load stacked beneath the respective desks to which it was allocated, and still luckier if we had been able to snatch a moment to wash our hands or change our collars before, with a roar, the great steel shutter that protected the main doors was raised by a messenger armed with a special implement. I often thought that the waiting moment before the public invaded the clean-scrubbed floor, the emptiness and silence of the space beyond the counter was like something that must have ocurred on the old wooden ships as they went into action. There was a remote sense of readiness, so well-mannered as to amount almost to dedication. Each cashier stood looking out beside his desk, as men must have looked out beside their guns, before each was his section of gleaming mahogany, his winking copper scales and burnished scoop. But it was only an instant. The public entered, the silence was broken, the floor disappeared under its human

burden, scoops and scales rattled and the cry of "Back Desk" arose.

It was just about this time of day that the final addition to the teeming population of the building was made. Then arrived the 'partners' as we still called them, or 'The firm' or 'parlour' collectively, London or Local Directors of Barclay and Company Limited, as they were in fact by that date. It was they who symbolized the period more distinctively than any of the clerks. They typified exactly the topmost crest of Victorian prosperity and Victorian personal responsibility. They were already very rich men, but not the wildest social or economic reformer could honestly ignore the fact that they very largely deserved what they had. While the thousands of their invested interests massed behind them, and they were able to settle themselves substantially in landed estates, with far-flung boundaries, at the same time they took pains to give personal attention to the business, had delegated very little of the direct control over overdrafts, knew a great proportion of the larger customers of the bank by sight and name, accepted a larger share in local government and in philanthrophic and other public effort, and showed a strong sense of obligation to the town and district. Of course it was relatively easy then and quite impossible to-day. So strong was the tradition that it is only fair to say that the world outside that redoubtable family circle has changed far more than the type of character within it.

In those days they all rode or drove in from their

country seats. None of them had cars, and none of them kept a house in London. They descended at the spacious stables which had been contrived at the opposite corner of the great block of property farthest from the shop, and opening into Castle Meadow, under the shadow of the Keep and Mound. Here were some half-dozen loose-boxes and stalls tended by a stableman of the true black-whiskered, striped-waistcoat, and shirt-sleeved, breeched-and-gaitered type. I never knew him by any other name than 'Frank,' for he had, along with those brown eyes and straw in the corner of the mouth, that proper anonymity, or cognonymity that seemed to go with his job. I do not even know if Frank was his name, but I am certain that it was what he was called. He lived and died a 'lad,' and the very look of him transported one from Norwich to Newmarket Heath. He was almost dumb, or rather inarticulate. He could say "Yessir" and "No, Sir!" but he seldom did. More frequently he simply touched his cap. I never heard of him indulging in conversation, except with horses. What colloquies he engaged in with them I have not skill to know, but I have watched him at their toilet and was quite conscious of the mutual communication flowing between them, perhaps by scent and touch more than by sound or sight. Gradually his occupation was filched from him by the disturbing machines that filled the space but never attained the gentility of vehicles. He remains in my memory, shirt-sleeved and chewing, sweeping the last single leaf of the great ash tree

that overshadowed it from the immaculate sanded surface of 'his' yard.

Of the 'partners' Frank served, the senior in point of age was Samuel Gurney Buxton, who drove in from Catton Hall in barouche or landau. He was the grandson of Buxton the liberator; his mother, grandmother, and first wife were all Gurneys. He was named after that Samuel Gurney who had striven so hard to keep the Norwich bank clear of the entanglement with the ill-fated Overend Gurney and Company of London, and when in 1866 the sensational crash of that business occurred, and cast, mainly by inference, a far-flung shadow on Bank Plain, Samuel Gurney Buxton was one of the reinforcements of the reconstructed firm.

It is difficult to believe what that meant in sentiment. My own grandfather died largely as a result of the remote suspicion of the dishonour of the Overend affairs. When I remember S. G. Buxton, he was, of course, a very elderly man, making a plucky fight against asthma, but keenly alive to every detail of the business and to the life of the city of which he had been Mayor. His 'pet' philanthropy was the Norfolk and Norwich Hospital, but he 'looked after' a good many organizations of the sort, yet the odd detail that sticks in my mind is the special cigarettes he smoked to ease his cough.

The next in seniority was 'Harry' Birkbeck of Westacre. He was always 'Mister Harry' to distinguish him from his father of the same name.

He was descended from a Quaker dalesman and West Riding family, which had moved down to Lynn on the stream of the woollen trade, his grandmother and great-grandmother were Gurneys. He was a magnificent figure, over six feet in stature and riding over sixteen stone, but we saw less of him, for the tradition of his family and his strong interest in hunting and coursing drew him to the sporting west side of the county and the ancestral desk at Lynn bank. But he always came to Bank Plain on the Saturday to meet his customers, not only those who banked with him, but those among whom he moved in the company of horses, dogs, and birds. I think he cared least of all the 'parlour' for the indoor life, but it was a sight on a busy market morning to see him arrive from Westacre and march through the crowd in the shop, towering over their heads, as his father had once towered above the panic-stricken and riotous creditors of Harvey's Bank across the street, offering them ten shillings in the pound then and there. 'Harry' Birkbeck never had to meet any crisis quite so desperate. The previous generation had made so sure that bank failures were out of fashion by his time, but he retained that incisive power of decision and exercised it when he felt it necessary, more perhaps in the affairs of the Waterloo Cup, the Hackney Horse Society, or even quite local sporting affairs. He once said to me :

" There are two public-houses on my land. I've nothing to do with the breweries, but I see that the men get good beer ! "

That was it. He did not need to be a director or shareholder. He just said that the beer was to be good beer. Then the persons concerned hurried up and saw that it was.

My personal contacts with him were even more intimate. One day when I happened to be in the parlour on some errand I found him looking at me.

" Young Mottram, I've a portrait of your great-grandfather in my dressing-room at Westacre ! He was a better-looking chap than you ! "

I expressed suitable sentiments, and asked if I might have the portrait. I could offer nothing in exchange but the last bottle of my grandfather's Madeira, and this was not cheek, for the wine was by then nearly as unique as the portrait. But he shook his head.

" No, my Madeira days are done. Last time I had some we were going out to clear up rabbits at —(some one of his estates). I never shot so many rabbits in my life ! But I'll tell you what I will do. I'll give you a copy of your great-grandfather ! "

He was as good as his word. The following Saturday he produced a photo facsimile framed to match the old silhouette with its inscription : 'J. N. Mottram, born 27th November 1755, died 27th August 1844. In the Norwich Bank from February 1779 to June 1837.'

I asked him to autograph the back of it, and he did so, it lies before me now. And he added :

" There's my signature. Don't write 'pay Mottram a hundred pounds' over it and try and cash it, because I shan't pay ! "

In the early days of my apprenticeship, however, I had a lowlier task. He had to catch a certain train to take him back to Westacre, and, while a very abstemious man, was beginning to find the journey burdensome. The junior of those days had to be ready at the side door with a stirrup cup of whiskey and soda at a certain hour. He drank it off, thanked one with a smile, and strode off to the station.

But the most regular to attend for business was Hugh Gurney Barclay. He traced his ancestry right back through Samuel Gurney on the one side, and on the other even further, through David Barclay, the linen draper of Cheapside, who received George III and his Queen at his private house, over his shop, to witness the Lord Mayor's Show in 1761. Further back yet the family tree ran to Robert Barclay, the apologist for the Quakers, who died in 1690, and so to Colonel Robert Barclay, M.P. for Kincardineshire in the Parliamentary Wars, who had married a Gordon, second cousin of James I. This remarkable blend of Royal and devout and business ancestry produced perhaps the most strongly marked character in all that remarkable group of men, and certainly the toughest physical compound. But of how he outlived them all I must tell later. Then he was to me the one of all the partners on whom it was necessary to keep one's eye most continuously. His bell rang the oftenest, he interviewed the more awkward customers, was treasurer of the rapidly growing municipality, and the most frequent

visitor to the ledger-room and other departments behind the counter. But that was nothing. That much might be said of a good many of the big business men of the period. Hugh Gurney Barclay had a stranger strain in him, how far some relic of Scottish blood, how far brought on by the tragic circumstances that so often surrounded what should have been one of the happiest and most fortunate of lives, I am no judge. At times he was very silent, some customers complained that he was hard, though it may be that this was because he had possibly the finest business head in the whole office. My father thought so, and he had plenty of experience. But Hugh Gurney Barclay, 'Mister Hugh' to the older clerks who remembered him as a young man fresh from Cambridge, had reason for being silent at times. He had been left early a widower. And of his large family the eldest son died as the result of an unforeseen and heart-breaking accident, while another succumbed to the results of wounds in the War. But that isn't all. How many private parks contain a cage full of kangaroos at one time, at another containing lions. It was one of these latter that, turning unexpectedly treacherous, fatally injured the eldest son. The blend of idiosyncracy ran all through his character. While in some ways the youngest in mind, and certainly in body of all his colleagues, he had certain ideas that went back a hundred years. He would never go to a hairdresser's, but sent for the best barber in the city to come to the bank. Or in the case of the treatment for the rheumatism which

afflicted him as it does many very muscular men, the masseur and doctor had to come to the bank.

His copy of *The Times* had to be folded in a special way and tied to the handle of his stick. But when he took them he only used them to make a squeaking and grating sound which he knew was very annoying to other users of the parlour. He would listen to their objurgations with a sort of relish. On another occasion, when I was being particularly careful how I moved or spoke near him, because it was rumoured that he had just threatened to close summarily the account of one of the biggest firms in the district, on account of some policy of theirs of which he disapproved, he suddenly turned round, holding out a huge and beautifully grained pipe, demanding :

" What do you think of that, young Mottram ? "

I was so astonished that I could only get out :

" There's a lot of wood in it, I expect it smokes cool ! "

" Fiddlesticks. It holds a lot of tobacco and smokes long ! "

However, he generally preferred a cigar in a special cherry-wood holder.

I have before me long screeds he wrote to my father from the various parts of the world he had visited, Australia, Africa, the Americas. Thence came the kangaroos and the fatal lions.

One tale about him was that, crossing the Rockies, he got out of the train at a place called Glacier Halt, or some such name, and went to see the glacier. When he returned to the station he found

that there was no other train for a week and that he had to spend his time with the signalman. There was no hotel. Another was that at a café in Chicago a citizen of the United States informed him :

" Guess we shall have to go over and wop the Britishers ! "

To me, in those days, he was simply the sturdy man of medium height who rode in from Colney, smacked the doors and walls with his hunting-crop, had a private room, and a confidential clerk whom he teased, somewhat unkindly, sending that best of men picture postcards of French provenance, very uncomplimentary to England, or handing him toys consisting of representations of English Generals performing improper antics. It was the time of the South African War, of course.

By contrast, his contemporary, Geoffrey Fowell Buxton, was the kindest of men, always too indulgent to peccant clerks or persuasive customers. He also traced his ancestry back to Buxton the Liberator, by yet another daughter of Samuel Gurney, but, while a banker of experience, he was better known as a great sportsman and Master of the Dunston Harriers. He was Mayor of Norwich in 1904, and celebrated the five hundredth anniversary of the granting of the Charter to the City by a soirée in the Castle. There were sixteen hundred guests, brilliant uniforms, many distinguished people from city and county. And when he learned that they had all taken their leave he called to the band for a waltz, took his beautiful wife by the hand, and

led off. They were grandparents by that date, but they were among the lightest-hearted of all that throng.

But the things he really cared for lay outside the office and outside the city. A horse, a gun, a boat. He had travelled and lectured to the staff with lantern slides in the 'shop' one night on 'A journey up the Nile' to an accompaniment of buns and beer.

He usually rode to business, and was perhaps the best mounted of the 'partners.' Descending to detail again, if I were asked what I remembered most vividly it would be the fragrance of the excellent cigarettes he smoked, lingering in the passages through which he passed from the stables to his desk in the parlour, sweetening the somewhat musty bank air.

These four partners on the amalgamation had become directors of the Board of Barclay and Company Ltd. There was one other with whom I had little to do, for he died in the first year of my service. The main reason for alluding to him is to show the relationship which still existed between a retired member of the staff, such as my father, and the old family circle of 'the firm' which by this death lost one of its members. This was Edward Lewis Birkbeck, younger brother of 'Mister Harry,' who had also moved out to West Norfolk, but attended frequently at Bank Plain. He was recovering from some illness which was not considered fatal, so far as any of us learned at the time. The account which reached us was that he

convalesced too rapidly. Anyhow, his death was unexpected, and I remember going home after business and telling my father without, perhaps, sufficient preparation. I did not realize then that he had 'taught' banking to Henry Birkbeck, the father, who had always called him 'Jim' and had himself only died in 1895. When I blurted out the news my father sat back in his chair with a sharp:

"What? Nonsense!" and my mother interposed:

"Be careful, dear!"

I did then grasp what it meant to the older generation. My father remembered Edward Lewis Birkbeck's birth, had heard all the details of his growing up, had seen him enter the bank and graduate through various stages to his appointed place in the parlour, which he might reasonably have expected to occupy for another thirty years. To my father, therefore, it was a blow that struck at once at the long golden past, the busy present, and the future. It had been a tragedy, if a natural and inevitable one, when Henry Birkbeck the father had passed in the fullness of age. But Edward Lewis Birkbeck was barely middle aged. It was not so much a break in that happy and prosperous circle in the shelter of which, and supporting which, my father's whole adult life had been passed. He had seen a whole generation of partners pass naturally away. He remembered Hudson Gurney, with his eighteenth-century memories, Samuel Gurney and all the rest, and except for the blindness of John Gurney, that great benefactor to whom

Norwich mainly owed the possession of its Castle Museum with its largest collection in the provinces and so much else, they had been wealthy, healthy, and wise.

He had trained and worked with a succeeding generation. But the death of Edward Lewis Birkbeck was sudden and catastrophic, and presaged all that change and tragedy, which my father himself was, in his semi-invalid condition, only too ready to prophesy.

Unluckily he was right. While really totally disconnected with all that has happened since, this death stands, as one now looks back, as a sort of symbol of the passing of an age—and such an age for England, of which Norwich was the microcosm.

I have very little recollection of Edward Lewis Birkbeck, except of the special shaving cream which I had to procure for him from Nuthall and Mason, the celebrated chemists, next door. For in those days the bank was surrounded by a circle of shops and services, which, although in true English fashion, they had no direct or specified connection, yet looked up to the big, rich and old-established financial centre. Chemist and tobacconist, restaurant and tailor, even the very cab rank, all had one eye, as it were, or one ear, always on the alert. It was enough to go to the big doors and call or beckon. Whatever the bank wanted was forthcoming.

I have clearer memories of those junior members of the ' parlour ' who did not at once take their seats on the London Board of Barclays. There

was John Nigel Gurney of Sprowston, titular head of the Gurney family at that date, tall, kindly, but even then dogged by the ill-health which was soon to cause him to follow Edward Lewis Birkbeck in an early, unexpected, and lamented decease. I have good reason to recollect him, for in those days the old tradition, by which Hudson Gurney bade my grandfather keep a ' turkey list ' so that no member of the staff, and a very large circle outside the bank, should ever be forgotten at Christmas, had crystallized into regular presents of game to all the clerks during the great covert shoots of the game season.

This list began, of course, at the head of the list of seniority, my father never being omitted. But as the column of old retired clerks such as he grew and grew, and the staff was always increasing, it sometimes happened that the gamekeepers did not understand or remember to increase the number of birds, and John Nigel Gurney discovered, so close was his knowledge of the staff, that the Back Desk did not always obtain a bird each, much less a brace. So he sent for the manager that autumn and enjoined that the distribution should begin at the tail end of the long list of names, and I proudly took home a fine brace of pheasants as my share. Such things linger in the mind.

Other junior members of the parlour were destined to outlast my service.

There was Edward Gurney Buxton, eldest son of Samuel Gurney Buxton, who drove in from his house at Thorpe in a smart dog-cart drawn by a

pretty animal. He was a great figure in the shooting field, but perhaps most prominent as the main supporter, and for a quarter of a century treasurer, of Norfolk County Cricket Association. I was to know the time when that body gave him a silver rose bowl to mark his long and active work for it. But in my early days I think of him rather as the tall round-arm bowler in an M.C.C. cap, who figured in the matches played by the bank cricket team in front of his father's house at Catton Hall. Here, beneath the branches of a great oak tree, the gallon jars of beer and packets of buns were set out among the hard-hatted group of elderly connoisseurs of the game, while we younger ones did battle for our side.

"I hear you bowl like the Book!" were the first works I can remember Edward Gurney Buxton saying to me. He alluded, of course, to the classic volume of Ranjitsinhji, if anyone to-day remembers who Ranjitsinhji was!

But I must not make it appear that his sporting predilections were his sole preoccupation. A constant attendant at his desk in the bank, he exercised increasingly as time went on the native shrewdness he had inherited from his father. Nor was he less caustic in criticism. I remember a trustee in bankruptcy trying to explain how he had administered some estate in which the bank was interested and from which the debt was unsatisfied.

"Yes, but why did you?" Edward Gurney Buxton demanded with regard to some item of



'AN AUXILIARY FIREMAN'

The Bank's engineer whose helmet, belt, and axe hung in one of the passages.

procedure. He had also his own humour. As the summer wore on the heat in the glass-roofed ledger-room became intense. In vain was the skylight white-washed, while ventilators were set workng and the heating machinery blew cold air through all its gratings. We discovered, however, that some of the pipes of this mechanism had retained a certain moisture and that by turning the vent taps we could squirt the hot and smelly linoleum with a thin jet of water.

When Edward Gurney Buxton came along to inspect some of the ledgers he trod manfully across the swamp, only remarking :

" You'll be shootin' snipe here before long ! "

But the tale of the bankers of those days grows in picturesqueness and remoteness as we come to the end. There were two other parties at Norwich who did not take seats on the London Board. One was Reginald Gurney, the head of the Hay Gurney branch of the family, of whom I always think as the Last of the Dandies. He was beautifully turned out, a miniature Edward VII, with a carefully trimmed beard, tail-coated, immaculately booted. He went to live at the historic Earlham, home of the Gurneys for a hundred years, and to-day the proud possession of the city of Norwich. But the most remarkable thing I recollect about him is that he drove tandem with two fine ponies, that he managed with practised skill, through the city streets in which there were then only one or two rarely seen motor cars. I believe that he was already at that date contravening the by-laws,

but who was to tell him so? Stop any man, and that man a Gurney, who could and would drive tandem through Norwich in the twentieth century? No, the people of Norwich were proud of him.

And finally there was Philip Edward Sewell. Who was he? No Gurney, but such a man generally from the Society of Friends as they had always had attached to them, for the management of their properties had long outgrown the range of personal supervision. First there had been old Simon Martin, and then young Simon Martin, then Sampson Foster, who lived in the Bank House. And finally Philip Edward Sewell, who came of a banking family, although he was by training a railway engineer. This was not inappropriate, for he had, by my time, to deal with a score of branch premises as well as the considerable responsibility of the Bank Plain office. He was Norfolk by extraction, related to the authoress of that immortal work *Black Beauty*, and had already been the supervisor of all that the partners could not directly control for some thirty-five years when I first knew him. He had the black tail-coat, full white Dundreary whiskers, and indefatigable energy of his generation. He was at his desk early and late, kept, as times went and things changed, much too much in his own hands. I had known him, of course, from childhood, but I had first met him in business when at St. Stephen's branch.

It was because the manager had sent a note complaining that the linoleum on the stairs was getting worn. Mr. Sewell appeared in response armed with

a hammer and a packet of tacks, and tacked it down. Later, I found that one of the managers of a country office pointed out that the roof of his privy was falling in. Mr. Sewell drove over in his dog-cart and interviewed the threatened spot.

"Have you got such a thing as a ladder?"

The ladder was fetched.

"And now a linen prop?"

It was brought. With deft exertion of muscle remarkable in an old man, he slipped the ladder under the sagging roof, and pinned it in position with the prop.

"There!" he proclaimed.

I have recorded elsewhere how his work in early life lay in Spain. I shall never forget it, because he used to send himself post cards in the languages of that country. When the railway station at Santandar was blown up by terrorists, my father came hot foot with the news.

"I built that station!" was Mr. Sewell's comment.

I was to see the day when he came limping through the parlour, covered with mud.

"Good God, Mr. Sewell!" demanded Mister Harry, "whatever is the matter?"

"I've just been run over!" was the reply.

The last report of him within a few hours of his death was that, sitting up in the bed to which he was confined, he had invented a pulley by which he could raise himself and methodically answer letters, the waiting pile on the counterpane on one side, those dealt with face downwards on the other.

Heaven rest him. He never rested himself.

It is a sobering and corrective thought that far less trace remains to-day of his half-century of ceaseless activity, than of his relative Anna Sewell's unique masterpiece, *Black Beauty*.

Such were the men who, just about the time that I joined the staff at Bank Plain and took my stand almost exactly where all my forbears had taken theirs, were at the height of their power and influence. They had the best of two possible worlds. They were still among the wealthiest, best known, and liked of their generation and kind. It still mattered then that they should be what and who they were at that particular spot. The anonymous impersonality that has crept over so much since that day, the substitution of officials for individuals, of new rich and newly educated people for the older generation with a long tradition had hardly begun, and is not yet complete. All those bankers, descendants of Quakers, and depending, even in 1901, on their private judgment of men and affairs were 'upstarts' if you like. They were none of them members of any old feudal landed aristocracy. They were 'new rich' of a hundred years' standing and more. From being peculiar in religion, they had gradually changed to being pre-eminent in sport. But the one outstanding thing about them all was that every farmer and labourer, tradesman and member of the professions was quite certain that they would always pay what they owed and keep their promises. That was what made the bank what it was and is to-day,

though contacts are no longer so personal, and no individual can stand out to the same extent as they.

The funeral of Hudson Gurney in 1864 had been a public event for which shops were shut, and crowds lined the roads. The death of Henry Birkbeck in 1895 was the occasion of a public memorial service in the Cathedral. In the nineteen-thirties their sons still appear in high civic posts and in the main sporting events of the county. Their relatives were in similar positions at Lynn, Yarmouth, Bury St. Edmunds and Ipswich and Colchester. As far afield as Birmingham, Newcastle, and London their connections spread, and their like were to be found in Cornwall, Bristol, and the North, and, of course, in London.

But I must hasten back to the busy 'shop' in which the day's work had begun. Here the public were faced, on five days of the week, by a remarkable team of cashiers. I have said that they were more senior in rank than would be chosen to-day for such posts. A personal knowledge of the public, then to a much larger proportion composed of the actual persons with whom the accounts of the bank had been opened and less of salaried servants of business and officials of government departments, was their great qualification. The chief, or No. 1, was a gentleman who wore, to his death, something of the old Quaker uniform, a full black frock coat, made-up cravat, surmounted, out of doors, by a wide-brimmed, black, felt hat of almost clerical shape. He not only did the ordinary work of the

counter, but controlled the 'Reserve and Stock,' held some of the keys, a very important matter in those days, and demanded more attention than his colleagues. He might receive a sudden request for cash from any of the branches within forty miles, and it would be necessary to make supplementary journeys to the money safe, fetch up quantities of coin, hail a cab, and despatch it under care of some member of the staff, not unwilling to take a day off and sample the entertainment that was sure to be offered.

It was no joke, however, to carry out such orders amid the normal business of the morning.

"Why do you avoid me?" he once demanded of a member of the Back Desk who, having just washed off the grime of the carrying up of the day's coin, was hoping he might attend to some other of his numerous duties with hands unsoiled by the inevitably dirty money-bags, and fingers un-numbed by hardish manual effort. But we knew his secret. His heart might be in the business. His thoughts were liable to stray to . . . beetles. A great naturalist and collector, not seldom was there to be found beneath his cash book a manual of coleoptera or earth-worms. Many a time have I tried to distract his attention from some negligence on my part by producing some insect in a match-box.

This perhaps, coupled with a fine dignity, was why he upheld the ancient contempt for trifling innovations, coppers, postal orders, and the like. It was always said that one day a small ragged

boy obtruded his head above the counter, demanding:

"Please, mister, can you oblige mother with six penno'rth o' coppers?"

The chief cashier snorted, a cloud of blue smoke swung open the great doors, and the boy was never seen again. I cannot vouch for the exactitude of this, but it is in character.

Next to him stood a very much younger and more active cashier, who took a good deal of work off the shoulders of the chief. His desk was numbered '5,' indicating that at some date it had been inserted there as an extra, as were some half-dozen on a Saturday. No. 5, however, was permanent in my time, and I am proud to number him to-day among my friends.

Next came a great contrast. Small in stature, but great in dignity, No. 2 was deeply imbedded in the dissenting traditions of Norwich and East Anglia. He had a wide connection among city shopkeepers and small farmers, and no one in those days laughed at his religious tenets, or found fault with the time he spent over the affairs of a Temperance Building Society, for it was recognized that these foibles bound a large public close to him, and therefore to the Bank. So much so that on one occasion when a much younger cashier was put in next him at a temporary desk, and, anxious to finish the day's work and get back to his normal job that was waiting for him, ventured to try to attract some of the crowd before No. 2's desk, that functionary objected strongly.

" Don't let me ever hear you attempt to interfere with MY customers ! " he declaimed. " If you do I shall report it to the parlour."

He had his softer side. His hobby was wild flowers, and he had inherited from one of the Massinghams, an uncle of the well-known editor of the *Speaker* and *Nation*, a glass vase, attached to his desk, in which an earlier generation had been used to place the buttonhole, without which no cashier of the 'sixties came to the bank. This was used by No. 2 for his specimens, and added something, if not much, of the air of a country lane to the narrow passage behind the counter.

No. 3 was again a complete contrast. Tall and whiskered, he was one of the first exponents of the game of golf, pronouncing it ' Gouf,' and playing it in gaiters and a small round cap and ' Norfolk ' jacket. His more signal exploit was his climbing of the Matterhorn. He had something of the taciturnity and aloofness of the great Edward Whymper. Some said that a secret sorrow preyed upon him. If so, it made little progress, for he lived to retire on a pension, and it may only have been that he was the perfect Englishman of his day, as portrayed by continental cartoonists. Unpractised or bumptious customers made little headway with him. I have seen such a one push towards him a cheque which was not endorsed. He pushed it back without a word. This exchange went on some half-dozen times until the customer in disgust went to some other cashier and was informed of his mistake.

No. 4, again a complete contrast. He might have been taken for a gentleman farmer. He wore a beautifully starched white stock, and trousers that to-day would be called jodhpurs, falling over Wellington boots. He attracted his like, and all the autumn the knee hole beneath his desk was piled with hares and rabbits, pheasants and partridges, and the odour of a poulterer's shop hung about it. He had a wonderful selection of fancy waistcoats, riding-canes, and gloves. It was at this desk that Mr. Sewell, when the first ' snatch ' robberies were perpetrated, set up his experimental ' grille ' for the protection of currency on the counter, many years before anything of the sort had been tried in most offices. Mr. Sewell lurked behind No. 4 desk to see how the public accepted this innovation. To him, invisible, or rather to the cashier, came a certain jocular maltster of those days, who demanded :

" Hullo ! What, are you goin' to keep monkeys in here ? "

Mr. Sewell's head appeared round the shield of the desk.

" Yes ! " he replied, " and we're going to keep them your side of the counter ! "

Such was the front line that met the public at the dawn of the twentieth century. They had to face customers who might be rascals, or near relatives of the ' partners,' they had to detect bad coin by feel, improperly drawn cheques at a glance. I doubt if any of them ever made a bad debt, or offended a customer. Page after page, their counter books

were filled. Before them hung long lists of lost cheques and stolen notes. I do not remember that any of them ever passed one. They were rarely ill, never absent, while they could stand. Although the ' shop ' was most often clear within an hour of the closing of the doors, four o'clock, five on Saturdays, they had to count over and sort quantities of silver and gold for special customers. But they only had help on Saturdays and perhaps 1 January, when four additional cashiers, hailed up from the country offices or from other departments, made their strength up to nine.

Nothing is more amazing than to look back at those days of forty years ago, and to see that all the skill, care, and attention, of which I think more was then given to each individual entry in the books, have faded away, and become nothing but a series of brownish marks on yellowing paper. It was, to the junior in the Back Desk, such a crucial matter that the chief cashier's bags were in the right place, that Mister Roan the jobmaster's pass-book was ready for him when he called for it. Or that Mr. Birkbeck's cab, Mr. Barclay's *Times*, and the rest of it were ready to hand. The cheques shuffled into the little wire boxes behind the cashiers, the coin sped with a musical rattle from scoop to till, from scales to bag. There were always more new accounts opened, than old ones closed. The dire prophecies of old stagers like my father that this new-fangled Barclays Bank would never be the same thing as Gurney and Company were falsified as far as prosperity went, the threats that the

South African War would see an end of our mercantile supremacy were turned to mockery. Some few remembered the railway boom, or the great dramatic bankruptcies of years before, Harvey's in Norwich, Overend's in London, Baring's Black Friday. But those days did not come again. The War Loan was over-subscribed. The Queen's death cast a shadow, and hit the new and somewhat vociferous ' entertainment ' trade, agriculture was in the doldrums, and had been there a long while, but all to no avail. In spite of continually opening new branches, of promoting little Agencies at which some trustworthy grocer or well-connected lawyer took in a few credits, into fully-blown branch banks, in spite of additions to the staff, and the ever-mounting taxation and expenditure, the gross turnover swelled like some rising tide, profits never fell, a whole new clientele was coming into being, and most of it gravitated naturally to Bank Plain. Harveys were gone, and Gurneys had most of their business, including some accounts that had gone across the road to Harveys after the Overend Gurney troubles in 1866. This caused my father a sardonic amusement. He remembers also the East of England Banking Corporation, advertised as an example of the new joint stock banking that was to oust old private firms. He had seen it pay its local ' clearing ' balance in gold and close its doors.

It was purchased by the London and Provincial Bank, destined later to amalgamate with Barclays. He had seen the Consolidated Bank open its office

in Davey Place, and transfer it to London Street, and finally close its doors, to become the National Provincial Bank of England.

But the old Bank Plain office suffered no such fate. It had existed, as such, under five sovereigns for a century and a quarter. Some of the Barclay businesses with which it was allied were actually older. None were more prosperous, few individual offices were so large.

It is now a commonplace that all banking, in fact all social and economic life, depends on a balance between giving and receiving, export and import, phrase it how you will. The general day's work in a big office such as Bank Plain was a good example of this principle, which became almost chronological. That is to say, the morning, roughly speaking, was occupied with receiving. There was the mail, from London, from branches, from customers. Then the door opened and the general public came in to pay to its several accounts the takings of the evening before, in the case of shopkeepers; the product of its morning mail, in the case of larger businesses whose operations extended far beyond cash transactions.

The cashiers at the counter were exclusively concerned with notes and coin, and it is odd to-day to think that this did not mean Treasury notes, and did mean mainly gold. But already in those days the bulk of the credits they received for customers were made up of cheques, with a few bank drafts or bills. So much was this the case that one cashier, numbered for some reason long for-

gotten No. 7, had long been withdrawn from the public gaze, and worked, cashless, in a corner of the long room, at all the mail stuff, which was, of course, exclusively composed of cheques. The bundles of cheques thus passed inwards to the other departments, divested of the cash that had accompanied them, and were split up in many-columned books called 'waste books,' presumably an allusion to their purely auxiliary function, into categories representing the time it took to make sure that each cheque was irrevocably paid. The 'House' cheques, drawn on accounts within the books of Bank Plain, had to be paid or returned that day. So had those on other banks in Norwich, which had a separate column to avoid confusion. Then there were cheques on the branches of the old Gurney system, to which we wrote every night, whose cheques therefore required two days to be 'cleared' and London and beyond which required three.

The first of these to go out to be cleared were the 'Local clearings,' and here such as I had the familiar job of meeting what one biblically inclined member of the staff called 'seven other devils' worse than myself, in a room 'swept and garnished' (but not much) for the purpose, and loaned for the week by each bank in turn. So away went the one of us designated for the task, to the old Consolidated office in London Street, now Boots' shop, but in those days looking like an escaped railway station, and housing the National Provincial Bank of England, whose business, conducted by handsome

rose-coloured cheques, had been designed to bring the blessings of the Bank of England to the provinces.

To-day it has its own handsome neo-Wren building across the street. Or the errand might be to Messrs. Lacons, Youell, and Kemp, a local, largely Yarmouth bank, destined to become part of the Capital and Counties Bank, and thus to merge eventually into Lloyds enormous combination from Birmingham. Or there was the old East of England office, in the Haymarket, in a handsome building which had been an abortive music hall, and was destined to be the first of the larger cinemas of a new age lurking, though we little guessed it, only some twenty years ahead.

Or there was the then new Stamford Spalding and Boston Bank, which had come from the Eastern Midlands to share the prosperity of Norwich. Even less did we guess that both these latter would one day form part of Barclays. Nor did we dream that those solid, imposing offices, into the stonework of which the names of the respective banks were cut (all except Bank Plain. Who needed to be told what it was? The public of those days would have laughed at the idea!), would all of them be rebuilt, and only two of them on the same sites. They still enjoyed a personal reputation, if a building had such a thing, because they stood in contrast to other banks, then well remembered by a large part, all the older part, of the public, which had not proved permanent or trustworthy, and the solidity they exemplified was

by contrast with their predecessors, Consolidated, East of England, Harveys, and the rest of them.

They had, too, their personal flavour. One smelled of mutton (manager's dinner? for there were men then capable of eating roast mutton continuously all the week), some of drains (Norwich was only just becoming sanitary, with difficulty), some of beer (stale and used to clean the counter; or was it the rich breath of old seasoned cashiers?).

It was all very domestic. None of those offices at that day had become, as many a London office already had, a mere glass-sided aquarium, filled with busy life all day, drained of it at night. They were intensely human, not merely caretakers and messengers, but managers lived in or over them, their side entrances, as we knew who had to use them, for 'returning' dishonoured cheques after legal banking hours, had caused the main doors to be closed, showed one side door inside, leading into the office, but beside it, a richly carpeted stair led up into a comfortable middle-class home, none better than the one in which I had grown up myself. Oh, the high spacious rooms, mountainous stairs, basement kitchens, all the amenities of a pleasant life, not the least of which was a fine view of all processions and great occasions, from visits of Royalty downwards, and all the inconveniences, makeshifts, and class distinctions between family and servants, of that naïve age!

But we must hasten home, that is to say, in my case, back to Bank Plain, from the Local Clearing or Exchanges of cheques, with books, one for each

bank, neatly balanced for or against us. Not merely because I brought back cheques I had gathered in, drawn on Bank Plain, which four-and-twenty ledger clerks were waiting to post to their respective accounts, but, and this was just as important for me, because I must not miss my turn for lunch. For at Bank Plain we did not go home to our midday meal.

Wondering strangers used to ask my father why "Mr. Birkbeck (he meant Henry Birkbeck, the father of Mister Harry) wouldn't have it." He said "the ledger-keepers went to sleep in the afternoon!"

This gave some hint of how full and strong there flowed that nut-brown stream of ale which had been, and was still then, the undercurrent of all Norwich and most English life. So Henry Birkbeck in his wisdom had decreed that among the extensive and continuous additions to the building there should be arranged a luncheon-room for the partners, into which was incorporated the fine Adam mantelpiece that had once graced my grandfather's drawing-room in the days of the old untouched house. On the walls hung portraits of Bartlett Gurney and Hudson Gurney by Opie, and of Henry Birkbeck by Herkomer. There was also a scarcely less spacious one for the clerks.

Into this opened a broad and deep hatchway, communicating with a kitchen over the stables, run by a cook and his wife, who lived in the cottage under the great ash tree.

The successive holders of this post faced no light

ordeal. There were generally required ten covers in the parlour luncheon-room and nearly fifty in the clerks'. One of the messengers was a trained waiter, and loaded parlour lunches on to an elaborate dumb-waiter and trundled it through to its destination. The clerks came up in some four shifts. In the beginning their fare consisted of bread and cheese and unlimited beer and stout, from the great barrels kept in the cellar of the house, and it makes one's arms ache to think of the sheer total weight of lifting and carrying by which all this provender was moved within reach of those who consumed it. But by my day more elaborate menus of hot and cold joints, vegetables and cheese had been arranged, and the main care of the junior was to secure a seat not already assigned by custom to one of the seniors.

"It's all right. Pray remain seated, I've only occupied that chair for twenty-five years!" the weighty sarcasm would fall upon one.

So day by day, mysterious to any foreigner, the solid English dinner was consumed, not without a certain conviviality. Men whose noses had been buried in the books, that were their allotted care, all the morning relaxed over the beef or mutton, the tart or pudding. By the fire-place hung a toasting-iron, the size of a pitch-fork and a 'jack,' a large conical measure, with a handle, in which the beverage of the diner's choice could be heated. I would not go so far as to say that egg-flip was ever made in it, but the drink could be improved in various ways. And in contrast, in the grilling summer days, when the luncheon-room glared in

the reflection of half an acre of white-washed skylight, that covered the ground floor extensions outside, there were wonderful draughts of rich cider, chunks of ice, and the epicures manufactured a kind of cup, with cucumber rind, strawberries, and such extras as could be procured. In the main, however, good, dark, plentiful, the draught ale ran unstinted, at twopence a pint, in Doulton mugs of authentic pattern, with the foxhounds whipped on by the huntsman, the windmill, and the old toper with his pot and pipe.

Juniors were not encouraged to linger over their luncheon. Not only were there others unlunched, anxious for their turn, but by this period of the day there was an accumulation of 'stuff' (that was how the as yet unpaid cheques were known) to be got out of the place by every possible exertion. In this matter as in everything else the system of the place had grown up haphazard and piecemeal, and at no point had any of the older generation envisaged so large a banking public, or dared to hope that the Gurney interest would retain so large a proportion of the new business that arose from whole new sections of the community beginning to use banking facilities. The extensions to the building had been made in the only possible direction . . . that is, southwards, away from the back of the house, towards Castle Meadow. There was no other possibility. In fact it is remarkable that the slight building-out of the partners' parlour on to what was the sidewalk of Bank Plain had been possible.

But the actual handling of the material of banking could only take place at the other end of the premises. The cashier could not easily or frequently leave his till. He deposited the cheques and bills he received in a small wire cage in the screen of the Back Desk and the adjoining desk at which deposit accounts and other rather special and unusual books, such as those for fixed loans, were kept. But the 'waste books' in which such bundles of cheques were analysed and sorted was in the range of skylight rooms built on to the back of the premises parallel with the ledger-room. These cheques when entered in their appropriate columns the waste book-keeper dropped into subdivided racks from which they were collected by various juniors, charged with the remittance of them to London or the country, to the post office in the case of postal orders, and to sundry remote places, Scotland, Ireland, and elsewhere, for which special means of obtaining payment had to be arranged.

No less than three openings had been made in the old wall of the house, and through these continually passed a stream of hurrying clerks with bundles and baskets of cheques. I know of no modern office like it. Naturally, wherever there had been opportunity the organization of any big system of book-keeping has been so arranged that, so far as possible, the paper slips, cheques, credits, and the various other documents in use pass from the hands which first receive them, through various consecutive stages, to those that finally dispose of

them. But at Bank Plain nothing of the sort had then been possible, even if it had been clearly envisaged.

The first Gurneys who had brought the business with them from Magdalen Street, where, of course, it had been on a very small scale so far as books and clerical staff had been concerned, had simply made the best of the wine merchant's office they had found, incorporated in the building. The staff had doubled, with fair regularity, about every twenty-five years (not suddenly, of course, at the close of such a period, but gradually over that extent of time). Each time the necessary adjustment of space, desk room, means of communication had been more difficult.

When I arrived on the scene nothing had been done since the great increase due to the transfer of so many accounts from Harveys at the time of the bankruptcy of that firm in 1870. That is to say, a further considerable alteration in the planning of the place, a word that sounded much stranger then than it does to-day, was already overdue. It was not destined to take place for more than another twenty-five years, although when it did then come it was complete and final.

Amid such minor inconveniences and a very typical English atmosphere of continuous facing up to the needs of the moment, at the moment and never before, the twentieth century dawned on the old office. The rooms in which the American War of Independence had been discussed now opened into a range of skylighted offices, which had been

built to house the new business which had come to Gurneys when Sir John Harvey went bankrupt over the slump in his investments owing to the Franco-Prussian War. The narrow lane, up which the riotous mob had rushed, primed with the news of Waterloo, to make a bonfire of hay waggons in Castle Meadow, was actually covered in, and part of it had become the ledger-room. Upon the further stretch of it a court had been made for the game of racquets, at which the partners in their younger days and certain favoured members of the staff had been adepts. It was a pleasant place, standing by my time in a deep gulley, with the outbuildings of the house to north and east, but running out to Castle Meadow, beneath the ash tree in the stable-yard, and a great row of white and purple lilacs in one of the villas that then lined that obscure street. We little dreamed that we should see it, in so short a time as has elapsed since then, turned into a main traffic artery, while our racquet court would disappear altogether. This was, however, a pleasant place for five minutes' stroll after luncheon (or 'dinner' as most of us called it), though smoking was not then allowed.

The 'Back Desk' staff, three boys of my age or a little older, our black coats dusty, our white cuffs showing signs of hard usage by that time of day, spent most of the afternoon nearly waist-deep in letters. It had been a natural thing enough that, as envelopes superseded the old folding cover of the letter (older members of the staff still used the word 'cover'), the job of inserting the corre-

spondence, addressing and sealing should fall upon the younger and less skilful of the staff. But by 1900 it had become a heavy job and justified the more critical seniors who were looking forward and comparing the training we were obtaining on practical banking with that which they had received, and declaring that the 'Back Desk learns nothing now except how to lick stamps.' It was not quite true, but it did describe a tendency observable in all business whatever at that date. Specialization was overtaking the old hand-to-mouth methods, and the personal relationship between employer and employed. This sounds trite, but it was very marked and very important in a banking office. It meant, for instance, that I could never grow imperceptibly into the place my father was vacating as he had replaced his father. This seemed more extraordinary then, for the partners still worked in the midst of us and constantly passed along the narrow alley of the Back Desk. Most of all, old Mr. Sewell, who was nearest to us, came earliest and stayed latest, was ever at our elbows.

Behind us, by the wall of the house, was a zinc-covered ledge and a cupboard top on which was screwed the old-fashioned copying press with a cross bar. On to the ledge would be poured from baskets and trays, sometimes, over a hundred pass-books, heavy parchment-covered books, closed with a flap, and bulging with paid cheques. Beside the press came to stand quantities of letters. From the parlour, if very important, came those written by

the partners with their own hands, from the Long Room came those the manager wrote, while general correspondence came from an old clerk secluded at the far end of the back passage. These had to be placed between the carefully moistened sheets of the copying-book, and judiciously pressed. If we wetted the pages too much the letters smudged, if not enough the copy was illegible. If we squeezed too hard we might even cause the cast-iron cross-bar to crack, and Mr. Sewell, after giving the order for having it mended, would write a notice in his beautifully flowing hand and fasten it up before our eyes. 'This press is not for testing strength, but for copying letters.' What a relief it was when the heavy steel shutter crashed down over the double doors and the last members of the public filtered out by the side entrance. Then we were free from the constant calls and messages, and could concentrate on tackling those toppling piles of letters and packets of all sorts. We little realized how lucky we were. My father had had to copy letters in long hand verbatim. But all the letters of his day went into the old 'Gurney and Company' black bag which by my time only sufficed for registered letters. I wonder how many times I pressed the old copper seal on the scalding dollop of black wax (that prolonged observance of the Queen's funeral) that either stuck to my fingers or to the next envelope, how many of the stiff well-made flaps I moistened with the great brush, for we soon found a lump on the tip of our tongues if we used nature's moisture, how many of the old slate-purple

penny stamps, and the orange-red ha'penny I have stuck in their corners. The penny post seems almost as far away as the beer at twopence a pint. The new regime of Barclay and Company was just inaugurating a revision of our stationery orders. When the partners had owned the whole capital they had not cared so long as everything was of the best. Barclays, the Company limited, could not afford to be so lavish. And soon older members of the staff who had always helped themselves to anything they required for their domestic concerns were heard to remark that the stationery the bank bought now wasn't worth taking home, while the partners apologized to their personal acquaintances who might have cause to sign documents in the parlour.

" I'm so sorry," Geoffrey Buxton said in his nice way to one such, " the blottin' don't blot any more. You see, we're just an office now ! "

Banking was ceasing to be a social occasion.

The long busy day drew to its close. Things may have altered, and different offices always varied, but our day then lasted from before nine in the morning until close on six at night, and we found it quite long enough. Sometimes there might be some little flurry, if a customer had drawn several cheques for which he had not provided, and there would be a lot of running to other banks and despatching of letters to return this unwarrantable demand to the people who had presented them. This could not be done until it was certain that the drawer in question had not paid in to his credit

to meet his obligations, and the return had to be made within reasonable time so that the accounts that were the worse for having so much insecure credit allotted to them could be duly debited with the unpaid amount. I never saw a ' run on the bank,' but it took no great effort of the imagination to see that, even if one per cent of the banking public drew cheques largely in excess of their credit, how the talk of insecurity and possible disaster would snowball up to panic size in no time. However, the day for such occurrences was long past. Not only had the South African War and the Queen's death failed to shake the firmly cemented arch of British credit, but the tone of the public was altering. Men who found themselves in any stringency had always been prone to take ' Mister Gurney ' or one of his partners into their confidence. Those who tried to force through drawings on the bank for the payment of which they had not provided had always been a minority. In the nineteen hundreds they became mere curiosities. The trouble was with the careless or the over-optimistic, and it was increased, as my father always said it would be, by the new facilities of telegraph and telephone, and the power to pay in at branches which could not send the credit along to the office to which it belonged the same night as they received it. Still, no major disaster happened in my time, and we only knew how strong credit was when 1914 came and there was cause enough for panic that never matured.

So one by one the cashiers' baskets were cleared,

and presently a sonorous knocking in the distance proclaimed that all the House cheques were in the hands of the ledger-keepers, and would soon be irrevocably posted and marked 'paid.' One by one the cashiers desks were hushed, the tinkle of coin ceased, and those imposing figures, having verified their balances, called for their money to be taken down into the recesses of the money safe where the bags and boxes lay until next morning. One by one, the occupants of the 'long room' closed their desks, and brought weighty matters to a conclusion, or put them aside for the morrow. The lights were turned out, or, in summer, the blinds drawn, and one by one those grave bearded figures donned hat and coat, and retrieved umbrella and stick from special cupboards, or from pegs on which no junior would dare to have hung his. It was one of the great jokes of the place that, one January of very exceptional hurry and bustle, a clerk summoned from some country branch to help to get the work under control, had come up by train, entered by the front door, passed in by the passage through the parlour, then the only means of reaching the departments behind the counter, and seeing an inviting row of pegs, sparsely filled, had *hung his hat* on one of them. Hung his hat on the parlour pegs instead of carrying it respectfully to the back passage by the side door where nearly fifty specimens of clerkly head gear, nearly all bowlers, rightfully reposed! It was the joke of the century, unequalled except perhaps at some college where a mathematical don mispronounces the Latin grace.

No such atrocity was committed by the Back Desk.

"Good night, young man!" would come the voices, with a certain quiet consciousness of another day well spent.

"Good night, Back Desk. The keys are in the corner."

"Good night, sir!"

From that hour onwards the office had a curious appearance, which I can only liken to that of some person usually seen in very full and formal dress, who appears without collar or even trousers. In the ledger room, where, all day long, the customers' accounts had been posted in books, which contained the figures of the prosperity of half a county, and an amount of highly private information about everybody's business, there was now only one belated ledger-keeper, writing up some pass-book that was urgently required, and a 'porter,' as we called our messengers, loading on to those low trucks the apple-green and crimson ledgers he had unloaded in the morning. One by one the trucks creaked and rattled to the hydraulic lift, and with a roar of escaping water, like some gigantic bath running away, they were lowered to their resting-place.

In front of the counter, where the public had so lately congregated, a venerable charwoman, known to us as Old Mother Roundabout, would be scattering tea-leaves and sweeping away the imprint of so many muddy or dusty soles. The parlour was silent and shuttered, but the Head of the Back

Desk had, for his last task, the duty of going round those desks at which such momentous decisions were taken, to see that nothing had been left out that should have been locked away. Now we were piling the outward mail into the leather portmanteaux, and presently a procession of one junior and at least one porter issued from the side door, to carry the load across to the General Post Office.

Even after that the place was by no means deserted. From six o'clock, the hour at which the porters were considered to have put away the books, there was always present in the office a clerk, officially described as the 'evening watch.' He attended by rota, and was paid a small fee for sitting in one of the comfortable parlour chairs, beside a roaring fire in winter, or strolling in the racquet court in the summer, and, of course, seized the opportunity to accomplish any small task that might remain over from the day's work. But he was not often left alone.

The office of those days was not the anonymous thing it has now become, and the clerks lived nearer and the younger and gayer ones sought their evening's amusement in winter, at least, up and down London Street, Gentleman's Walk, and Prince of Wales Road. The side door was always open, and such as passed would step in, and have a chat with the 'watch.'

Members of the volunteers kept their uniforms in some of the uncountable cupboards of the place, and changed there. The matter was not taken too seriously, and along with the regular panoply,

there were two old property helmets and two heavy sabres in the knee holes of the ledger-room desks, and these were sometimes brought out for a burlesque 'military parade.' But in the main, the evening watch sat, smoking and brooding. He was glad to have the clerkship, glad to earn a few guineas extra. The place was still comfortable, unofficial, homely, personal. The 'evening watch' remained until ten o'clock, when he was relieved of his responsibility by the 'first sleeper,' the junior who occupied the bed which had been made up for him on the top of the stairs leading down to the money safe. More than once, romantic visitors to the Bank House, or those armed with a memory for classical allusions would be electrified to hear steps below, and the cry, echoing up the great staircase :

"First sleeper," or a little later, "Second sleeper!"

It had to be explained that these were merely the juniors coming in to sleep. One of the rules of those days would now be considered most curious. The keys of all the safes were contained in a stout leather wallet with an imposing brass lock, the whole some eight inches long by four wide. This was deposited by the watch on the kitchen dresser of the House. Later, inquisitive and particular persons inquired what would happen if the whole wallet were stolen by someone walking into the kitchen at any moment between the time when it was deposited there and the hour at which the maids took it, together with our silver basket, up to my father's bedroom, and that of his successors. The lock might be secure, but the leather could be

slit and then the keys would be in the hands of any marauder.

The answer was, of course, that people of that kind didn't come to the kitchen of the Bank House and that even if one did and obtained the keys, he would be sorely puzzled to use them. In fact, it was the usual answer of those days. For a whole generation and more, nothing of the sort ever had happened, therefore it never would. This may sound superbly foolish in the light of much that has happened since, but that is the very point I want to make. In 1901, such a conviction was much more than plausible. It was so solid that it seemed an eternal truth. It was but part of its virtue that, for thirty years, no visible change had been made by external circumstances in that handsome, queer, so much altered and accommodated old building that housed the office. Men of my father's generation might be forgiven, for they saw its outward symbolic permanence against a background of earlier memories of a state of things so very different. There were the heavy six-foot railings before the windows on Bank Plain, the steel-lined shutters on the eastern face, recalling the days when riot was still contemplated. But all the extensions and alterations dated from the disasters of the Overends in London in '66, and the Harveys across the street in '70. That to those older men was the final count. Change and decay had ceased in those already far-off days. The bank had never been seriously threatened, either at its windows or in its credit since then. And with perfect irony the first shock to that

excusable and rather creditable complacency came about 1901 and came through one of the Sleepers, the nightly custodians of all that material wealth and moral strength.

One of the Sleepers was taken ill. He was attacked by violent pains of such a gravity that a doctor had to be sent for. The doctor ordered the removal of the patient to the hospital where he was subjected to an operation. It was successful, though its name was not then known, at least to the public. I believe it would be called an operation for appendicitis to-day, but the term was only fixed in the public mind when King Edward VII had to undergo the same operation. The doctor who attended the Sleeper, however, made certain critical remarks as to the condition of the walls of the shop in which the bed over the money safe, of course, stood. When these remarks were repeated to the seniors, who were naturally all of the older generation, they were astounded. The 'shop' was the new 'shop' to them, enlarged, almost rebuilt, with its two floors thrown open to the height of the second storey, its dozen big windows, its ventilators, heating and cooling apparatus, all very expensive, and to them very novel, a great advance on the old cramped wine merchant's office of the eighteenth century in which most of them had begun their careers. They pointed this out, not without a certain incredulous acerbity. The place was washed, aired, cleaned every day. Half a dozen 'porters' and charwomen were engaged in the task nightly. Of course, they only cleaned the

floor and desks, no one had ever suggested that they should get up on ladders and sweep the upper part of the walls. How could they ?

After some little debate, as a result of the doctor's animadversions, it was decided to carry out a drastic cleaning and repainting of the interior of the shop. For the first time for many years workmen and extensive scaffolding appeared inside the office, wooden galleries were erected at a suitable height, and a contractor's staff set to work to do what was deemed necessary. How necessary it was did not transpire until the work began. On the upper part of the wall the workmen found a fur-like deposit which they rolled into balls and removed, using it, when the doors were closed, to pelt each other, as with snowballs, much to the delight of the juniors below. Nor was that the only pleasure we derived from the unusual state of things. For the big scaffold poles stood ranged all along the Back Desk, and, out of respect for our clothes, they were sheathed in white paper. On this covering one of the more humorously minded drew boldly the inscription ' Trams stop here when required ' in realistic imitation of the then newly-erected posts that carried the overhead cables of the tramway system.

The seniors may have paused to smile a well-concealed smile (what advantage a beard was !), but their eyes were on the work up aloft. Now that the walls were cleaned, washed, and re-coloured they recalled to each other :

" Why, of course, that's the colour the new shop



THE LUNCHEON ROOM, IN WHICH WAS INCORPORATED THE FINE ADAM MANTELPIECE

was painted when it was new. A sort of buff-cream, not dark brown that it's been looking like these many years ! "

So that was all right. The ' shop ' had reverted to the 'seventies. What could be better than to have all that golden time over again ! Little did they imagine that the newly-cleansed walls (the work was not completed for many months) were, within a little over a decade, to look down on war conditions.

But all this was as nothing. For all those early years of my service, the Sleepers slept soundly enough. They were securely locked in, and had their resource in the bell communicating with my father's dressing-room. They had another aid until just about the opening of the century. His name was Mitham, and his designation was that of Bank Watchman, a careful distinction separated him from the evening watch. He was the Night Watchman, that is a professional, not a part-time amateur. He had his genesis long before, in some personal retainer who watched over the Gurney property, had passed through the stages of an auxiliary policeman, of which several were once attached to the Norwich force, but when I knew him he was a fixed part of every-day life. All my childhood I had heard him shout to the stars, or the clouds that covered them, to the moon, or the thick darkness of wind and rain : " Eleven o'clock and all's well." He was a man of considerable personality, had been schoolmaster and sailor by turns, and retained a mixture of handiness and authority that enabled

him to supply the Sleepers with bottled ale at unusual hours, and to see that neither they nor he were ever found out. How often have I not listened to the stump-stump of his wooden leg and cudgel, striking the pavement alternately.

He was a reality, no ghost. But to me, when my turn came to sleep there, other presences walked audibly in that lofty, empty hall of the 'shop' lit by queer patches of reflection from the street, and never devoid of the queerest creakings and groanings of those old desks. For in spite of all that had been done to modernize, in the light of those days, that old office, the main walls of the 'shop,' the 'long room,' and a room next it in which the day's work was 'agreed,' many of the passages and most of the furniture dated from the eighteenth century, while some of the old books had been brought from Gurney Court in Magdalen Street in 1785, in their original bindings. I have never been able to rid myself of the feeling that any intimate and personal object that men handle, absorbs something of the humanity of those who use it, while I am certain that the buildings, which house human beings and are witnesses, containers, as it were, of emotions and actions, become stamped with a certain characteristic impress. I have no peculiar theories whatever about another existence, I do not believe in ghosts, or transmigration, or the exact persistence of human individuality. But I am as certain as I can be that the very look of that old house was the look, not of the wine merchant who built it, and only used it for a year or two, but

of the Gurneys, their descendants, dependants, and clerks who made a considerable part of a chapter of English history within those walls. It did not look like an alderman's, or a wine merchant's house. It looked like the Quaker bank it had been, and was still in most people's memory and estimation.

It depended, for its impressive appearance, on its fine proportions and honest construction (its eventual destruction was an arduous task), and not on any ornament, for it had none, and also upon pure sentiment—its association in the minds of five generations at least with absolute integrity and public service. The same thing was true of its desks and books. Unpretentious, having no need of pretence, strong but accessible it was true of them both. The former were of mahogany and well kept. The latter were well bound, of good paper, and the entries made by the quills of that long succession of clerks were clear, careful, almost devoid of erasure or correction. Because that was so, the bank was what it was, and played its part in making the place which England assumed before the world of those days. It had none of the anonymity of many a modern office. It contained not only the tangible wealth of one of the largest counties in the country: it contained also a life history of thousands of individuals, that went far beyond their daily transactions and testified to their beliefs and aspirations, even their failures and weaknesses.

Lying half-asleep, above the money safe, then, I heard footsteps echoing, approaching and retreating. They may have been those of passers-by in the

street, but to me they were those of Bartlett Gurney, coming up from Magdalen Street, with his old schoolfellow, my own grandfather, to look at the new office they were to inhabit together. Creak—creak went the desks, as they set out the old leather-covered books, there was even the tinkle and scratch of quills dipped in ink, of writing upon stiff well-surfaced paper, and the scatter of sand when all was done. A murmur of voices dimly heard might come from outside, from the house above, but seemed to me to be John Gurney of Earlham, or Joseph of the Grove, conversing with Elizabeth, the destined wife of young Mr. Fry, and her friend Amelia Alderson, who was to become Amelia Opie. The solemn tones of the clock ticked out a warning to Samuel Gurney, not to go to London, or conveyed the long debate of Hudson Gurney, as to whether the receipt of brokerage on bills could possibly involve the Norwich bank in Overend's speculations. Or they might be warning Robert Harvey not to put his money into foreign bonds. Or it might be merely the eccentric Mr. King, the cashier who, granted a week's holiday after many years' service, booked his place on the Yarmouth coach, but was so bewitched by the beauty of the public-house now called 'Thorpe Gardens,' the first halt, only three miles on the road, that he got down and spent his week there. All these things, down to the recent deaths of Edward Lewis Birkbeck and Nigel Gurney, changes which did but emphasize the long continuity of the tradition the place enshrined.

So continuous was it, that the next thing that I knew was that all those dim but real figures had vanished and it was daylight, and old Mother Roundabout was grumbling because she wanted to make my bed, and the earliest of the 'porters,' who lived beside the stables, was letting in the workmen to do one of the odd jobs the place required. For, in all those years it never stood still, and no day's work, however nicely balanced, was ever final, the stream of business flowed on with the stream of life, and one had to be up and doing to keep pace with it.

PART THREE

THE COUNTRY BANK

PART THREE

RIGHT OR WRONG MY FATHER'S DEAREST WISHES were to be disappointed. After a few years I was again detached from Bank Plain and sent to work in a country branch in a market town some sixteen miles from Norwich. My father and his contemporaries could never understand it. To him the perfect life must be lived at Bank Plain under the eyes of the 'partners' as he persisted in calling the directors of Barclays Bank. He retired early in 1901, and Gurneys Bank as a separate entity had then ceased to exist for five years. But not for him. He was too old and perhaps too fixed to change. Nor could he grasp the changes that had already taken place. The arguments for training a junior at a country branch were that in so large an office as Bank Plain the work was too specialized, and close supervision was impossible. It was perfectly true that in eight years I had not reached the status of a ledger clerk. I have now little doubt also that we grew slack in many ways of the minor departments in which a junior clerk in a large office was obliged to vegetate for years. It was indeed difficult to gain any comprehensive view of the really interesting and vital system of which the bank was a part, while engaged in what had become a purely mechanical

task of copying down figures which had already been copied in several other books, in order to produce a check on figures which no one had then thought of simplifying. That this feeling was not without foundation is clearly proved by the fact that to-day the book-keeping has been considerably simplified, while those monotous repetitions of the same figures in slightly different columns have now been abolished by mechanical duplication on half a dozen sheets at once, and mechanical addition achieved by turning the handle of the Burroughes machine when a total is required.

It was, of course, part of the all-too-rapid changes that were overtaking English and indeed other banking, and in fact the life of civilized western Europe as a whole. Too many bright ideas, too great a command over mechanical means of abridging time and space had come so quickly. Long experience became a positive disadvantage, and my father's fifty years of service actually prevented him from taking the long view. He was overruled, and away I went, to work in an office in which I made the fifth clerk.

The town was one of those which, so common in Britain, are a mystery to the stranger. The place can be found on the earliest maps and some sort of road junction and market have certainly existed there for six hundred years if not longer. The first impression the motorist gains to-day is of extreme antiquity. The wide market place has in its centre one of those old market houses, called the ' market cross ' by a convention that must date

from before 1530, but it was in fact a small octagonal building, open on the ground floor, roofed and glazed on the second. Presumably dairy stuff was first exposed for sale in the lower portion, while the upper served for such records as may have been kept, even possibly for a lock-up. In my day the requirements of the market had spread far beyond such simple accommodation, while the records had, of course, become, in recent years, at once too voluminous and complicated to be kept there. So the ancient erection housed the old manual fire-engine that was manned by a crew of volunteer citizens, summoned when required by the firing of a maroon. Such is, so to speak, the main civic object that strikes the visitor. More impressive perhaps to the casual visitor would be the immense, half-ruined tower of the fine big church that overshadows the place. Anyone might well ask : " Why so big, and why half in ruins ? " and thereby be led not only to the discovery of how the market town came into being, but why it had persisted and had become the site of a fully-equipped branch bank. I am more and more convinced, that in comparison with foreign towns of similar size and situation, nothing is more deceptive than the apparent age and careless planning of our British towns. Such a place as North Walsham has been there so long that the fact that it has adjusted itself century by century to the changing demands of human life is concealed. It was not built in response to somebody's theory that a town ought to be there, as some continental towns are. It is a

natural spot for a market, and although its founders, over eight hundred years ago, didn't visualize the fact, it is therefore the natural place for a branch bank. It stands on a low knoll, high for Norfolk, of course, but sufficient to make it extremely healthy, in spite, in my time, of an almost total lack of really modern sanitation. When I asked the landlady with whom I lodged what she did with slops, she replied :

" I hull 'em down the challons ! " (channels ?) pointing to an open brick gutter that ran across the yard, under the door, and away down the street. So the place must always have been healthy. In fact, in the early-nineteenth century there was an attempt to make it into a spa or watering-place and the name persists in the neighbourhood. It was also busy. It stands just on the edge of the north Norfolk ridge, so that the grazing-grounds of the river marshes lay just to the east, westward were some of the famous barley lands, and all around, various but frequent, patches of very good arable, letting at high rents. The Bure is navigable to within a short distance. All this explains the persistence of the place as a centre for many laborious centuries. But when the railway came, no less than two lines were constructed so as to pass through it. When the motor came, just about the time I first worked there, it lay on the road to the coastal resorts of the Cromer region. Moreover it was surrounded by the parks of landed proprietors, which gave it a sort of distinction, a pack of harriers hunted near it, and, when ultra-modern methods

of farming began to intrude upon the habits of centuries, it was these enlightened landlords who first began scientific fruit-farming. When I went there King Edward was still on the throne, a few motors were on the road, but not as commercial vehicles, the tractor had not invaded the fields, and the principal character of the place was a great judge of horse flesh, famous for many a mile around. The church ' living ' was large enough for a distinguished incumbent, whose influence was, however, more obvious in social than in business circles. A long-established firm of lawyers belonged to both worlds, for one of its partners was a cricketer of county standing, while a very well-known doctor completed the powers that ruled the place. It was just, and only just, separated in sentiment from the farms and parks, the marshes and coverts that surrounded it. The harriers would meet in the market-place, but few, if any, townspeople rode to hounds. The master, in those days, still knew every member of the field. On less formal occasions the ' gentry ' who hacked into the town for shopping would ride on to the pavement and tap at the bank windows with their hunting-crops. Older or infirm dignitaries had their carriages, but the gig or dog-cart was still the real means of conveyance, and the heavy four-wheeled waggon with its fine team the general means of transport.

The townspeople themselves, of course, came to the bank on foot, and there was a nice etiquette about the way they kept at arm's-length from each other, to avoid any suspicion of attempting to know one

another's business, although, of course, they spent all the time, occupied to-day in cross-word puzzles, motoring, and going to the cinema, precisely in the enthralling occupation of guessing what each other night be worth. They had nothing else to do, in that Golden Age, thirty odd years ago.

The branch had been fully equipped for some thirty years or more when I first made an entry in its books. But it had been previously an Agency of the early and important type which bankers such as Gurneys had been induced to open for the convenience of their customers by the passing of an Act in 1835. By this piece of legislation cheques drawn within fifteen miles of a banker's place of residence were exempt from stamp duty. I do not know how they brought North Walsham into this radius without quibble as to the mileage, but it is certain that an Agency was opened in that year, and similar ones at East Dereham and Attleborough, market towns situated at an equal distance due west and south-west of Norwich respectively. These, like the little home Agency in which I had worked, were simply counters at which the cheques on Norwich could be cashed, sums paid, in and a certain amount of advice and direction given. It is not always realized how important a part privacy or even secrecy plays in banking. At Attleborough, for instance, this 'Agency' type of organization persisted well into the twentieth century. It was situated in the shop of the principal grocer and consisted of a small space partitioned off. When occupied by one customer, others waited until it

was vacated. Here cheques, chiefly drawn on Norwich, could be cashed and sums paid to the credit of the bank's customers, and a daily statement was rendered to the Norwich office. Attleborough was (and is) a flourishing town on the main road to London via Newmarket, and the only explanation of the very different circumstances in which its banking was conducted so long is that there were a good many other towns within easy reach—Thetford, fifteen miles nearer London, had a fully-equipped bank, Wymondham, six miles nearer Norwich, soon had equal facilities, while an old branch of the Harvey bank, which had been taken over by Gurneys in the 'seventies was to be found at Watton, near by.

The situation at North Walsham was rather different. The town was more isolated, a little larger, and the centre of a slightly bigger scale of farming. It seems dim enough now that all places with any pretension to a market, even fortnightly, or a railway station, or even some which haven't such advantages, are all provided with banking facilities, usually by more than one bank, while even ocean liners and air ports have Agencies. All I can say is that, in the 'seventies it seemed good to the partners of Norwich bank to make North Walsham (and Dereham, its counterpart in mid-Norfolk) into fully-equipped branches. There must have been something in it, for the opening of the branch as such was followed by other banks. Sir Edmund Lacon and Company, whose 'home' was Yarmouth and whose business was destined to

become part of Lloyds, and the London and Provincial Bank (whose directors at that date would have been indignant indeed if they had been told that they would ever form part of Barclays) soon opened offices, and by my time the National and Provincial Bank was represented. I do not think it would be disputed, however, that the old Gurney connection kept a preponderance. Such was the fashion in which the great structure of British banking was built up.

There can be little doubt that so far as office facilities are concerned it has now reached saturation point. But in those days that seem so much more than thirty years ago, there were still new areas to be explored, and superficially at least, there was a much wider field of competition between banks. Men then under sixty could remember Harvey's bank closing its doors, and some still seriously canvassed the relative solidity of institutions that we take nowadays for granted. We have to. The collapse of any of the Big Five, or the (almost equally) Big Northern Banks, or the Scottish ones, would shake the oldest, and on the whole soundest, credit system in the modern world. But in those days the now complete amalgamation of all banking into a few gigantic units was only partially accomplished, and, though politely denied in London, we knew well enough that local managers discreetly 'invited' business. 'Touting' is an unpleasant word, and does not describe the subtle influence that was brought to bear. The competition was not by advertising for new business, in a

blatant way, but by social entertaining, by readiness to become treasurer of this, that, and the other society. The manager of the branch at which I worked supported many public charitable and other efforts. The manager of the branch of another bank down the street, quite accidentally, was asked to be treasurer of the bowls club at which all the more active tradesmen met, with no thought of business, of course. The representative of yet another bank found its sphere of activity in the Y.M.C.A. or football club. Certain territory was out of bounds. No influence could be brought to bear on the local hunt, or the Rural District Council. The landed proprietor who was master of the former, the old-established lawyer who was clerk (and had been for countless years) of the latter, could not be approached. At the other end of the scale certain small church, and particularly chapel, activities were allowed to go as consolation prizes to the less old-established banks. Yet, in spite of all these well-known and never-mentioned conventions, we knew in our hearts that the office down the street would offer farmers 4 per cent on deposit, if it could be done quietly. We had to take the greatest care of our pass-books, lest any complaint should arise, and various small matters of conduct were governed by the dictum :

'The customers would (or would not) like it !'

In a word, I saw the last phase of the age of individual struggle for advancement. The farmers and tradesmen had the choice of four banks, two railways, more than one market, all soliciting,

more or less openly, their favours. They were waited on by commercial travellers, and even the two firms of auctioneers who held sales at the weekly Thursday market presented alternative means of disposing of their saleable products. Very few and mild regulations then governed their methods of business, though combination among the labourers had begun to standardize wages, and there were certain imports, oil, for instance, about which they could not bargain, because such was in the hands of great monopolies. Otherwise they were 'free' in the ordinary sense of the term, as then used. Such was the equilibrium of things at that date that most of them were able to live in greater comfort and security than their fathers, while able to grumble at the taxes that paid for the immensely improved conditions they enjoyed. But it was not these grudgingly admitted advantages that kept the social organism of those days intact. It was the fact that any labourer or assistant in a shop or office could, if he were lucky (or as he thought, clever), improve his worldly position up to the point at which pressure from above (the presence of his like who had 'got on' a bit earlier or further) made further 'progress' impossible.

The position of a branch bank manager fixed in such a moving world was therefore one of great responsibility. He seldom saw the local directors from Norwich, and when they did visit the branch it was more in a social and general way than for any precise examination of his banking policy, still less of his books. There had been instituted by this

time a proper inspection department, centred in London, though actually run from Norwich so far as the local district was concerned, but it was still very new and, in the nature of things, could hardly reach an individual branch oftener than once in a twelvemonth. For most of the time, therefore, the manager had to rely on his own judgment, and justify the success of his conduct of his branch by increasing business, and lack of complaints, and this meant, in fact, as the Gurney banks were by far the oldest established in such a place, maintaining an adequate defensive reply to competition—so much more difficult than aggression—and, of course, relentless personal supervision of almost every entry. Actual misdemeanour was very, very rare during my service. I can only recall one instance in the Gurney district during a quarter of a century in which a clerk in this banking system, extending over all East Anglia from Wisbech and Colchester to the sea, absconded with bank funds. Most of us were fairly comfortably situated, we had been carefully selected from many applicants, the standard of conduct was high, and temptation not very strong. Yet, as I look back now, I wonder how much that fine record of scrupulous honesty, not only in the matter of all the coin and notes in the till, but, more important, in the absolute silence maintained as to all the inside information we possessed, was automatic, as we always assumed, and how much it was due to the ceaseless vigilance of the man who lived over the bank, largely for the bank, and who was separated from us by just that

weight of responsibility, which clung to him as manager.

Of course, something of this atmosphere leaked out into the general sub-consciousness of the town. It is now almost a classic anecdote of that place that the loungers round the market cross, seeing the junior of those days emerge from the bank side door at perhaps 5.30 p.m., heavily burdened with the day's mail, and light a pipe, said to each other :

" Who's he ? "

" He work at the bank."

" Never du no work. He's allus a-smokin' ! "

It was said in envy, of course, not criticism. What must be the prosperity of an institution whose lesser servants could leave, at half-past five, smoking !

Some, not all, of those humble laborious lookers-on did achieve the status of having a bank account. One such had risen from it may have been butcher's slaughterman to being the proprietor of a small shop of his own. With his first day's takings in his hand he halted on the door-step and cried to a friend :

" Billay ! Here I go, a-bankin', for the first time ! "

It was a step in social as well as business advancement.

A different view was taken by the proprietress of one of the larger businesses of the town. She entered the bank with no little bustle and swept us all (the whole office was visible to the open fire-place at the back) with her smile.

" Good morning, good morning. I see you've all been having a nice glass of sherry and a biscuit, by the looks of you. And I don't blame you ! "

The farmers, on the other hand, were inclined to be critical of the bank. Up early and late, and obsessed a little with the idea of strenuous physical effort, they found the bank rather overpowering. They failed to bargain with it. They tried, of course, but in spite of competition they generally found that if they wanted an unsecured overdraft and it was refused by Barclays it was also refused by the other banks in almost identical words. In vain did they send pheasants, and sloe gin, and invitations to coursing matches. The banks seemed to have rules and they were all the same. Some of the older men tried the independent line. I remember one such who had kept a large balance on his account for many years and who was being approached, we feared, by another bank, with offers of high interest on deposit. After much cogitation we allowed him some interest on his current account and it was duly credited.

A short time after the balance he came in and asked for his pass-book. Taking out his ' spetticles,' which consisted in a wire frame with one glass remaining, which he had bought on the odds-and-ends stall at the back of the market, he moved it up and down the page, and presently came to the entry for interest.

" Here ! " he exclaimed, " what's all this intrust ? "

"We thought that as you have kept a large balance with us we should allow you some interest on it!" was the explanation.

"Oh, you did, did you! Well, do yur dam' well cross it out. I 'on't be beholden t'y'!"

This incident was exceptional even then and may be impossible to-day. A more usual attitude was one of careful aloofness mixed with sly jocularity. For instance, it was the polite custom of those days not to smoke in the office. But on one Thursday the charwoman who lit the fire on the customers' side of the counter left her match-box on the mantelshelf. A well-known figure of those days came bustling in, saw the box, seized it, and lit his loaded pipe, puffing clouds of strong blue smoke around.

"Thank 'y kindly!" he nodded pleasantly to the manager. "I see you're a-purwiding us with matches. That's very neighbourly. I'll take out my overdraft down at the 'Black Swan,' that'll be the next thing!"

No one laughed. In Norfolk it would be considered as admitting too much. But a grin passed round those deep-coloured, hairy faces, and a subdued mutter that might have been:

"What he say is right!" could be heard.

Sometimes this settlement took a different turn. One top-hatted old man stood at the counter signing his weekly wages cheque that the cashier had obligingly filled up for him. His wife, resplendent in the bonnet and mantle of those days, came up from behind and nudged him gently. Turning

with feigned surprise, he raised his hat and greeted her ceremoniously.

"Good morring t'yur, Mrs. Reeder, I hope yur well."

"I'm well enough, John, but I'm spent out!"

"Lor, how keerless!" He paused to receive his money from the cashier. "Now, here's threepence for y'. Don't you spend that, *do*, you won't get no more!"

(The threepence he handed her was in gold, thus described partly in fun, partly from instinctive habit of concealment.)

There was an agricultural problem then as now. Few people go to the root of this matter. It is contained in a cartoon by John Leech which appeared during the Crimean War in which the farmer, then prosperous, is shown expressing his consternation at the prospect of Peace. Agriculture can only compete with industry as a profitable investment when food is at crisis, if not famine price. In ordinary times food will never have again the importance it had in the family budget in days of scarcity. The public to-day demands housing, transport, recreation, and health, not merely subsistence, and agriculture can only supply this last. Then, as before, and to-day, the successful farmer was successful, the unsuccessful one failed, while all grumbled. Sometimes small men who worked for themselves were held up to us as models of how it should be done, sometimes capitalists who controlled half a dozen large farms were thought to be the pattern, sometimes those who grew

barley or sugar-beet were praised, sometimes those who ran paying side-lines, bred horses or dogs, owned a mill or a threshing machine, were extolled. Then as now the ' plight ' of agriculture was that it was a very old industry, which could not quite regain its ancient importance. Where will the Screen Picture Industry be in a few years, much fewer than those in which ' agricultural distress ' has been threatened ? Actually at the branch of which I am writing the number of bad debts was remarkably low, for whatever farmers may say they can go on living on their farms, not only when they are not making fortunes, as their great-grandfathers did, but when they are sustaining losses that would bring any other kind of business to a standstill in a week. Not only that, but a farmer lives. He has the use of his limbs, fresh air, and command to a very wide extent his own time. In a word, he is less specialized and tied down by his job than anyone. This showed itself in the occasions on which he would relax and spend as much as a whole day far from his farm. There were business, political, and social occasions. The first would take the farmer as far as Norwich, if not London, to one of the various agricultural shows. There was something at once touchingly admirable and a trifle comic about their appearance on the bank doorstep, at the hour of opening, elaborately brushed by devoted wife or daughter, dressed in the fashion of the decade before last, demanding cash for a cheque to defray the day's expenses :

" An' yur don't need t' stop t' count it. I've got t' catch that train to . . ." wherever it was.

" Oh. What are you doing to-day ? "

" I'm goin' t'look round this . . . show " (here followed the name of the occasion) " an' see how they're gettin' on ! "

There was a nice assumption of perfect impartiality and readiness to help the misguided which was charming. And just as charming was the shy, desperately determined smartness of wife or daughter, counting as nothing the effort that had been spent to extract money from ' father,' harrying the local dressmaker, and consulting the hat shop. Some inheritance, so it has been said, of a strong Flemish strain may account for the looks and taste of Norfolk girls. So experienced a judge as Henry VIII found two of his Queens among them, and in my time the handsome ladies' maids, with whom the aristocracy is so well supplied, often came from a small village near by.

So away they would go, upstanding and independent, both secretly glad to be released for the day from the cramping round of some remote and probably damp farm-house.

They returned (we probably saw them within a week) bubbling over with vitality, for if it did nothing else the change freshened them up. He was full of contempt for the mismanagement he had detected, ' muddle ' he called it, and it embraced anything he couldn't understand, and zest over the bargains he had struck. She was

demurely proud. She'd been *seen* by people. That was it. A great occasion.

Sometimes they did not go so far afield for the social occasions. I had not been a member of the staff long before I received a neatly printed gilt-edged card which informed me that the pleasure of my company was requested at the annual ball given by some of the prominent younger members of local 'society.' I accepted cheerfully enough, and then received a verbal injunction from one who was almost master of the ceremonies, if unofficial :

" Now, young Mottram, you've been invited to the ball, but if you're seen walking out with the girls from . . . (the big drapers) . . . you won't be allowed to come ! "

There was nothing, of course, against those particular girls, who were a hard-working and highly respectable set. It was the old country common sense which laughed at the idea of equality. 'People are as equal,' would have been the answer if anyone had been so foolish as to question this dictum, 'as their money!' The girls in the shop were pretty enough, and some of them might come of families of quite good standing. But they were weekly wage earners. That settled it. The cynical might have said that they would be unable to join the hostesses on account of expense. The indulgent might have added that they would have difficulty in procuring appropriate frocks. In the background lurked something more final. Dancing in those days, unlike these in which we live, was a

social occasion at which, as the elders said, young people got to know one another. Far from bringing your own partner, you were not expected to dance more than twice in the evening with the same young lady. You were expected to arrive punctually, get busy at once filling up your programme, handed you at the door for that purpose with the names of the eligible young ladies to whom you were introduced. The dances were dances, too, not contortion promenades learned from negroes and half-breeds. Quadrilles and Lancers, one polka, one schottische, eight waltzes, one barn dance, which must not be too rough, winding up with Sir Roger. So the authorities decreed. The girls knew their job. If they didn't want you they simpered and said they were so sorry, they were engaged. But as a rule they really meant to dance, because they liked it. Nor were ninety-nine per cent of them at all averse to the sitting out between, for which various dark corners and stairs had been provided by good-humoured chaperones, who wanted to get their cards as soon as their charges had reasonably full programmes. The young ladies of the period had, I will swear, never heard of sex-appeal and did not know what complexes were. But they had no objection to being kissed by partners who were properly shaven. On the contrary. It is difficult to believe that they didn't enjoy it. They had the great advantage that their lips were red enough and their complexions good enough to dispense with continual touching up, and left no trace on partners' lips or cheeks.

It is always silly to draw comparisons between one age and another. The generations must agree to differ. Young women I see at dances now I naturally know much less about. They rightly regard me as an old thing, and often have permanent partners for the whole evening. Still, I see something of them. I should estimate that they are, if not actually healthier, at least more instructed in such matters. They are, if not more intelligent, at least much more widely read and travelled, they have, in fact, oscillated, mentally and physically. They are frank and fearless and good-humoured. I sometimes wonder if the tremendous efforts they make to be—is the word 'smart'?—are worth it. Their mothers and aunts thirty years ago made efforts enough, goodness knows, and had none of the arts and facilities for keeping every hair in place as if it were wire, or relining the exact curve of the lips and resurfacing the cheek. Their longer hair was less desperately braided and their dress demanded care in handling. I wonder what would have been said to me if I had turned up at North Walsham Ball without gloves, or had trodden on a long skirt, or spilled ices or coffee on those flowing draperies. They wore more clothes and used fewer unguents. I was, I suppose, rather privileged as a young bachelor bank clerk, and I did not fall in love seriously or permanently there. I can remember no names, several faces, but I retain vividly the sense that those girls used to imprint so successfully, effortlessly, and sweetly. They made one feel that they had enjoyed themselves dancing with one. How? They said "Thank you!" Ordinary enough. But they said it as if they meant it, with a dewy-fresh upward glance. There was also a rare compliment in the faintly perceptible tremor with which they yielded themselves to one's arm. Was it deliberate? If so it was very well done. My only reason for wondering is that they all made one feel it, and they made us all feel it, except perhaps those of us who were incapable of noticing so deliberate a flattery. In the same way, if perchance they were kissed, and (conceivably) kissed back, they conveyed that it had never happened before and was unlikely to happen again, which (after two winters) was contrary to known fact. I am not laughing at them. Far from it. I am laughing at myself. At twenty-five my hair was getting thin, I shaved laboriously with a hollow-ground razor six inches long. I wore a tail-coat which had belonged to a brother-in-law and had been altered to fit me, jam-pot collar, and black waistcoat. I had been taught to waltz, but I had none of the carriage and looks of the horse-riding and open-air youths of the neighbourhood. I did my best, and I want to 'register' gratitude to the girls who were my partners. They brightened those laborious years of tutelage and insignificance. I never told any of them of my secret vices, how I crept into the writing-room at the Y.M.C.A. in winter and into the corner of the gorse patch on Meeting Hill in summer to write poems and prose that were never read (the former) and never printed (the latter).

A few kind looks and one or two pretty gestures of which I was the object kept me from a despair that would surely have overwhelmed me if I had known that I had then fifteen years of complete failure as a writer to endure.

Meanwhile there were games to be played, bowls and billiards predominating. The bowling green was one of those perfect pieces of turf only possible in a dampish climate, situated at the back of the old rectory, and it was a great privilege to be allowed to play. It was not unusual to hear a *habitué* declare :

" Man and boy, I ha' known this green forty year, and a finer ' lay ' I never did see ! "

I was nothing remarkable as a player, but I have always felt that bowls was the most suitable and characteristic game for that place, that district, that latitude. In those endless light summer evenings, cool enough without being too draughty, the skill demanded by aiming at a ' jack ' which could not be reached by any direct means, but only by circumambulance, calculated by deliberately adjusted bias, was the most English thing that could be found anywhere. Billiards less so. There was tennis, occasional whist parties, and the dances I have described. But I remember with as much pleasure as anything the brisk walks down to the ' Angel,' the ' King's Arms,' and the ' Cross Keys,' when the bitter wind swept in off the North Sea, only seven miles away, and there was draught stout at threepence a pint and Bass No. 1 that had lain in the cellar for years, and sloe gin whose

colour came from berries of the neighbouring commons.

Finally there were the now innocent-seeming political incidents of those far-off days. The Liberal Government of 1906 was engaged in its tussle with Lords and Left-wing Labour, with Women's Suffrage and Tariff Reformers. But the farmers around were already in the quandary that, while they grudged their rent to the landlords, they equally grudged their wages to the labourers, and while they would have welcomed a duty on corn, had no intention of paying more for anything, and showed something like a frenzied hatred of taxation. Thus, when it was necessary to consult the electorate in 1909 and again in 1910, the townsmen stood solid for the Conservative interest, because it was respectable, except those who still voted Liberal because the Liberals would tax the brewers and lighten the rates. The farmers were fixed as I have indicated, and the voting went on all day, to the accompaniment of cheering from small boys, but, once six o'clock had come, a steady procession came rolling up to the polling booths. It was composed of farm waggons loaded with labourers. They poured into the booth, recorded their ' wut,' and streamed off to the lesser public-houses. There was no stopping them. Something influenced them for a few hours, something left over from Litester's Rebellion and Kett's Rebellion, something that, while it left them docile and good-humoured for years at a stretch, less likely than any body of men in Europe to break into rebellion,

bubbled up in them on these occasions. Speeches were no good to them, posters less than no good. One of the most successful members for East Norfolk never attempted to woo them by such remote means. He used to sing a comic song entitled ' The Baby on the Shore.' They roared the chorus, whatever it can have meant to them, and recorded their ' wut ' and felt that they had ' got back ' at all the rest of the world, for all the pheasants they had not poached, all the beer they had not drunk, all the money they had not spent. Next morning they would all be back at work, as silent, as laborious, as faithful as ever.

I remember one such labourer, an old man even then. I saw him whirled up to the polling booth in an expensive-looking car and when he came out he was heard to mutter :

" I ha' drunk their beer, I ha' rid in their car, and I ha' woted against 'em ! "

He bore no malice. He had just emphasized his ancient rights. The thing that would be quite inexplicable to any stranger was the fact that while it is still quite true that an Englishman loves a lord, that does not mean that he loves the House of Lords, or has any intention of being closely governed by them, or by anyone else for that matter. How define to anyone not a native of these shores the curious paradox that such a temper was, if deep-seated and strong, purely negative and as far removed from any real revolutionary feeling as anything could be? There was no theory, economic or social, behind it.



GURNEY'S BANK, 1926

The real pulse of the life of those days was, of course, the weekly market. Sunday was merely a passive interval. Norwich Saturday market was a gap—a draining of the life of the small town to the larger neighbouring provincial centre. Often the branch was busy for the first hour, when many local people came to cash cheques before they drove on, or took train from the station. The one new feature that had been added to those Saturdays was the match of the Norwich City Football Club against opponents in the various leagues into which professional Association football was divided. But with all these counter-attractions the weekly local market on Thursday maintained its place, the cattle-pens along the Yarmouth road were always full, the auctioneers always busy. The main inns along the market-place did a roaring trade. Merchants and salesmen, especially those interested in cattle and produce, came overnight. I do not know what local market they attended on Wednesdays, but for the latter half of the week they had North Walsham on Thursday, Dereham on Friday, and so on to Norwich for Saturday. They found it worth while to come from London, from the comparatively hayless heavy Essex lands, from as far west as Wisbech and Cambridge. Some of them had gone through the full process of opening credits at our branch, but most of them had become well known and would have thought twice, or more, before they played any trick on us, so we cashed their cheques without authority.

As for the grain, roots, hay, and straw, all the

miscellaneous products, there was no proper market-place for these. Farmers brought their samples in paper bags and displayed them on the bank window-sills. It was all very English and modern English at that. Just down the market-place was the old market cross or house which Tudor or other authoritarians had set up to concentrate the sale of wares at some place at which they could be inspected and taxed. Nothing is more significant of English life than the way that cross had been avoided. The farming people would stand with their baskets or sacks of dairy, pork butchery, and other stuffs anywhere but at the market cross. It was something official which had been done for them and they avoided it. The feeling that whatever is public is ' common ' is still expressed by the use of that word in a derogatory sense. ' Whatever is everybody's is nobody's ' is another way of putting it. The notion of standing where they had been told to stand was abhorrent and was associated with some old dim notion that some control would be exercised over the price they asked. The buyers, however, shared their feelings. Logically, if there were any substance in the idea of regulation of price, or even that the congregating of several stalls, barrows, and baskets together created competition and so lowered prices, buyers ought to have welcomed it. But they didn't. Not they. It was much more likely that they would be found seeking out the remotest and less obvious sellers in the hope of beating them down.

There was yet another class whose activities,

noisy and agitated, did not otherwise come into direct connection with the bank. These were professional hucksters who went from place to place with bales of household and clothing material, blanketing, sheeting, stuff for aprons, above all the celebrated ' lace ' curtains that used to hang in every cottage window, until, rotten with age and washing, they used to be wrapped round gooseberry and currant bushes to protect buds and fruit from the birds. (On a chill, misty summer night the effect in many a small garden was ghostly.) They also had cheap crockery, clocks, fire-irons, ornaments. They were for the most part loud-voiced, blatant people, with perhaps some perverted gipsy strain, and only one step removed from the ' show people ' of the peep-shows, wax-works, and ambulating theatres that congregated at the great statutary fairs. They had bought cheap lots or cheap lines and retailed them with patter, allusions, appeals to members of their audiences. They ranged between two extreme types. Occasionally there would appear among them thorough rascals, sellers of quack medicines, tricksters who were passing from one race meeting to another. I remember one such who with a public-school accent and the most lofty sentiments was extolling the virtues of a certain soap and offering as an inducement to wrap up the first cake in a five-pound note. The desirable object crackled as he held it up, enveloped the soap, and inserted it in its little box. A heavy, half-witted lad of the sort of which one at least is to be found in every

village tendered the shilling that was demanded and received the packet. Immediately a stranger stepped up to him from the outskirts of the crowd and touched his elbow :

" Excuse me, that man has confederates here. They'll take the note away from you. Get away as fast as you can out of the town before you open the packet ! "

Off would go the boy, his fist doubled over the packet in his pocket, the other clenched to fight for his prize. Half a mile away in a lonely lane he would open it to find the soap neatly done up in tissue-paper. In the meanwhile the cheap-jack, after a perfunctory attempt to sell the next packet, would pack up and move. Some of these gentry were so well known that the mere sight of the towering form of the Inspector of Police, moving slowly through the crowded booths, would cause them to break off abruptly in the midst of flowery sentences and vanish so deftly that one had to look sharp to see which way they had gone. There were also preachers of strange religions, singers of raucous psalms, with ingenious folding pulpits and portable harmoniums, or advocates of curious political creeds with large-lettered appeals printed on canvas aprons and curiously thin shrill voices. All had their crowds, for the countryman's idea of a market was of no mere exchange of commodities, but of scene and atmosphere. Working nearly all the week alone, or in small groups, in silent field and pasture, they wanted noise, a crowd, and plenty of spectacle for which there was nothing to pay.

The other limit to these open-air salesmen was to be seen in a far older and far quieter type. Dotted about among the noisy utterers and the gaping listeners (if they did listen ?) were a few of the old genuine ' tradesmen,' makers of whips and dog-collars, sellers of odd and special tools, and of a few standard preparations, dubbins, oils, grinding powder, brooms, and nails, all made at home in some small workshop or smithy and probably unknown and never seen away from their local market. No crowd would shift uncertainly and aloof before them. A few old customers who knew what they wanted and where to get it would come quietly up, drive their bargain, as often as not for small repairs, replacements, and renewals, and move off with the local Norfolk ' Fare ye well ! ' Such people understood each other, the customers would not take a gig umbrella of the large green variety, a scythe that might be over a hundred years old, thin, flexible, and far more handy than any new one, a fine sieve or ' riddle ' as they would call it, to a shop for repair, nor would they look for a new one in a shop window. Instead they would say :

" There's an ole chap come t' North Walsham market whattle du that job ! "

Such a handy man would usually have some other trade or a minor permanent parochial job at his back as well.

And it is a great mistake to suppose that such handicraft is extinct. Of course, odd men in villages can never supply the quantity of goods

and service required by the modern world. But there is a minor place, and I think a permanent one for such crafts as the reed thatching that has had so remarkable a recrudescence in the nineteen thirties.

Such was the weekly event of a market town of that size. As with the annual ball, and the election, and everything of that time, one hesitates to define its quality. Innocence is not the word. There was plenty of dissembling, both well-meant and ill-meant, but I think we may say that there was lacking for the gravest events then the sustained malignity from which we suffer to-day. People then forgot for long periods, if they did not forgive, their grievances. Nor was there the sense of tightness and stress that seems to me to haunt our world. I seem to recollect that the conduct of the market as such was free and easy. I can't remember that the stall-holders and travelling salesmen paid any market dues. They were freer than they have been in earlier centuries when pickage and stallage (making a hole in the road for posts and setting up a stall), pontage and fossage (bridge and ditch repairs) would certainly have been charged upon such as were not burgesses. I cannot recollect that there was any limit to the time of closing down. They went on selling while there was anyone to buy, I almost said while anyone was sober, but already their manners were changing. Oblivion by beer was no longer the only hope, even of the poorest. But there were none of the facilities for recreation that now diversify nearly all lives—no

cinema or wireless, no bus easily accessible. They hung about. Seven o'clock, eight o'clock, sound of hoof-fall and wheels on the highly surfaced road of the period, for if the driver couldn't see his way home the old horse knew it. Some of the labourers and their wives walked home laden and bickering amicably. Others took a lift in the curious old carriers' carts that lingered up to 1914, waggonettes and 'roundabouts' that had served some lordly shoot had descended to taking trippers on the dusty but happy excursions, then the only means for so many to get a sight of any place but their own fireside, and were ending a long and hard career as the omnibus of some remote village in our district. The crusty old proprietor would control the door by a strap and refused to release his passengers until they had paid what he demanded. I can hear him now: "No, I ha'n't got no change. D'you think I'm the man that broke the Bank at Monte Carlo. If you've only got a shillin' that'll have to be a shillin'!"

To grumblers he was sarcastic:

"Did you want to be took round to the side door, mum? I beg your parding. Perhaps you'd like me to drive you upstairs." Then with a sudden change of tone would come a Rabelaisian version of where he would set her down if she didn't shut up.

One by one the salesmen packed their bundles and took away such paraphernalia as they used, jubilating in a low voice with wife or crony over the good business done, and giving a joyous shake to their heavy pockets. One by one business

acquaintances, friends, fellow-tradesmen who met with well-dissembled suspicion on the same day of the week, year in and year out, parted once again. I heard the leave-takings ring increasingly loud in the emptying market-place :

" Fare ye well. Good night, Robert. 'Night, Missis Shardelow. Now, father, are you comin' home now ? *Do*, I'll wait ! "

Of course, the classic instance which I have recorded before is that of the pig dealer's big capable daughter, whose father used to celebrate his bargains too liberally.

" What do you do to get your father to bed when he comes home in that state ? " we asked her.

" We say to'm : ' Now, Father,' we say, ' are you goin' to get out o' that gig and come to bed quiet ? ' If he du, we help'm, if he don't we take the old hoss out and tip the gig up, and there he lay, on the green, sometimes, until mornin' ! "

Such cases, however, were extreme even then and, from what I hear, impossible to-day. The internal combustion engine is a disturbing thing and a dangerous thing. Perhaps because of those qualities it has made us a soberer nation in twenty years than the preaching of abstinence or even restraint have done in centuries.

There was yet another minor and perhaps specialized occasion. It occurred twice a year, when, by an old convention, the farmers on the big estates paid their rents, that relating to Michaelmas, about the first week in January, and that relating to Lady Day, at the end of June. Some

half-dozen well-known figures, agents of the great estates, would come into the office, enhancing its workaday atmosphere with very good cigar smoke. With them they brought bundles of cheques, which they had collected at the audit dinners. It was a moment of some importance. I do not know how far things have changed, but thirty years ago the tenants on the big estates were well looked after in all senses of the word. Their gates and premises were kept in repair, but they had to accept a certain number of restrictions. I doubt if they realized, however, that the half-yearly estate audit was their testing time. If they had been successful they were able to pay that half-yearly rent, and they were safe for another half-year. Their credit was good. If they wanted to borrow money, or undertake any new enterprise, the first thing about which inquiry would be made by the bank manager would be : " Has he paid his rent ? "

The antiquity of these half-yearly occasions can be judged by the accounts of them in Parson Woodforde's diary. But then, as now, they never affected the very large independent farmers who farmed their own land, nor the smaller men who subsisted on what we should call ' small holdings.'

There were also, of course, certain private and so-to-speak accidental occasions, which I think possibly do not recur. I doubt if anyone now can have the prominence certain well-known characters used to be accorded without question in a market town, or even in a city the size of Norwich in those days. I can recollect the funeral of the celebrated

landlord of the 'King's Arms,' the oracle of the neighbourhood on all matters concerning horses. He had been quartermaster of the Yeomanry, and representatives of the regiment attended, shops were shut, we drew down the blinds of the bank windows. Not that anyone tried to do any business that afternoon. In the perfect silence the bell tolled and the footsteps of the mourning party were the only other sounds to be heard. Fittingly, it was a grey winter's day.

The other occasion is a fine contrast. It was summer and fine. The daughter of a local notable was to be married. The shops were not shut. On the contrary, they seemed to be double-open, as it were, an effect produced by the massing of the assistants, unforbidden, to the doors. Everyone wore his or her best, and a substantial proportion of the population crowded into the church, and afterwards into the house and garden of the bride's parents. And when the happy pair had driven away, everyone crowded into the bank, or so it seemed, as though the good luck of two people was being shared by all the town. Or it may have been partly because of unaccustomed midday champagne.

It was characteristic of this phase of the development of the country branch that it should begin to look beyond its own town for the scope of its operations, while remaining itself subsidiary to the 'Local Head Office' at Norwich and more remotely to the Head Office of the Barclay organization in London. This was no arbitrary step, but an example of

the way in which the country banking system followed the growth of the social and economic structure.

In 1909 we still spoke in terms of the old 'scarcity' economics. In theory, everyone must work hard or go without necessities, and the quality of products was maintained by competition. Even then it was only half true. The 'Tariff Reform' agitation really meant, when you sifted it to the bottom of its involved verbiage, that it was no longer so difficult to produce things as to sell them, and competition between banks, as I have endeavoured to show, was very partial. Coupled with these changes was an increase in public preoccupation with matters of health. It was not precisely new. I have mentioned that at North Walsham, as at Thetford, Swaffham, and so many other towns of that size and description, there had been attempts to set on foot a watering-place of the 'spa' variety, copying Bath, Cheltenham, Tunbridge, more or less remotely. This was in the early nineteenth century and now seems so improbable as to be almost comic. It was never that. These towns, set on hillocks above the damp fields in which the old farm-houses mouldered, were always very healthy. Some had springs of water of medicinal properties. This watering-place vogue, as we all know, took an unpredictable change from water-cure theory to 'air'-cure theory, and in the later nineteenth century a 'watering-place' meant a coast town where the sea breeze effected cures or restored convalescents, as the 'waters' of so many

' wells ' had been thought to do. In this generation, Cromer became an aristocratic and Yarmouth a popular coast resort. The former was patronized by continental royalty and home nobility, the latter was filled by crowded train-loads from the East End of London with effects upon the circulation of coin which I have pointed out. But the demand for health, which had become a demand for fresh air and above all sea-air for townsmen, could not be satisfied by towns, even seaside ones, nor would hygienic fashion have ceased to find reasons for change if it had. That is why Mundesley sprang into prominence, a pleasant but not large fishing village on the north-east corner of Norfolk. It was not a spa. It was not a town accommodating itself to a certain demand for lodgings. That element was present. But the significant thing was that beside the old and rather delightful village there sprang up a full-grown suburb, large hotels and clubs, rows of villas. Upon this followed, of course, the demand for banking facilities.

The Agency opened in response to this demand was of a very different type from anything of the kind at which I had ever worked. Nor was it the ' end of the counter ' either, in the sense of being part of some customer's shop, or a piece of North Walsham office transferred to other surroundings. It is true that customers of the branch were the mainstay of this Agency, but it had a novel side which developed on different lines. The old habit, so prevalent at such resorts as Yarmouth, of going to the seaside with the necessary number of

sovereigns in gold was even then disappearing. It ceased naturally in August 1914 and could never be resumed. But in 1909 it was already on the wane. The problem of Mundesley was the encashment of cheques on all parts of the country for people who had asked their own bankers to arrange such a service, or who had, in many cases, omitted to do so, and tried to have it done by local introduction. This threw a heavy responsibility on local shops and hotels and had to be standardized into proper form which, passing through the respective head offices, formally authorized the paying bank, Barclays, of course, in this case, to cash cheques of a specified amount during a stated period, on all sorts of banks, all over the kingdom and even abroad. This type of business was entirely unprofitable, and even costly, but could not be avoided, and had to be accepted on the grounds that it worked out as an even burden on all banks. As regards Mundesley it was largely a seasonal demand, but as time went on more and more Agencies of this type came to be opened and many of them had a much larger incidence of strange cheques. I don't suppose any of us grasped what the innovation really meant. It was a decisive step in the transition of the bank from the old tradition of a bank as an institution receiving money on deposit, or lending it on certain conditions, and always with the idea of profit, to the new conception of a great public service such as a post office or a railway. But it is clear enough now that one looks back from a world in which many ocean liners and

all aerodromes have an Agency which can have no other purpose.

We regarded the Mundesley Agency then as rather a nuisance. It involved sending a member of the staff away for all the working hours and dividing his work amongst us. It meant also that whatever business be brought back with him had to be added to the volume of the day's work at its peak. And there was very little to show for it in the returns which even then were beginning to be compiled, to show what 'profit' each branch made. It had been easy enough in the old days. The 'partners' kept a book in which the division of the profit and loss was made by themselves. If it were a loss they had to bear it (how rarely, I wonder?). But with Barclays stricter methods had to be observed. And when we came to work it out it was not then very easy to show a profit on an Agency. Barclays still manages to rub along, however.

"Happy days!" one says to oneself now. There were grumblings and mutterings; we discovered on one occasion that all the officers of the Territorial Army had been warned not to be absent from the country. The Kaiser kept on producing headlines for the newspapers, but more commotion was caused by the social legislation, of which the 'People's Budget' was the best-known example. In the main, however, we never dreamed that any nation could be so mad as to let politics interfere with business, and European war was regarded as a thing of the past. The world was wide. Banks like ours, not so unassailable or efficient we believed,

but still working as part of a comprehensible system of credit, extended all over Europe until, somewhere beyond the Ural Mountains and the Caucasus, there lay Asiatic barbarity and poverty. We little dreamed how thin a crust of western civilization overlay most of that area, or realized that the great British Empire that seemed to embrace and guarantee the world was peopled by a white population about equal to that of the Netherlands and Scandinavia.

In fact international affairs did not sit heavy on our chests. The most tragic memory of those days is a domestic incident. One of our colleagues absconded with the reserve cash of the branch at which he worked. It was in gold then, and the amount, microscopic in the total of the bank's resources, was large enough to permit of his getting clear away. That incident of a generation ago need not be retold in detail. No prosecution followed, he is long dead, the public never knew of the affair except by rumour, and few can have any recollection of it. But on us, his colleagues, the effect was profound. Not only did it automatically involve all sorts of checking and counter-checking and duplication of keys, on the principle that, once the horse is gone, the stable door must be locked lest another one be stolen, but there was the curious personal and, I feel sure, unintentional reflection upon us all. The man had been our friend and workmate, he was capable at his job, and marked for promotion. He was a pleasant companion and good at games. He had no obvious motive. Some

kink in his nature, little suspected, some tendency that had skipped generations, some impulse that nothing in his immediate circumstances explained, made him break away from an assured position and a not intolerable future as a bank clerk in a market town. The fact that he was so average seemed to make an abyss yawn beneath all our feet. The fact that what he did was so exceptional that it was the only case in East Anglia in forty years to my knowledge, and probably more, made it so startling. It was that combination, the sudden successfully accomplished crime, committed by one of us, a central type of our sort, that made it hang upon us as if we shared a queer complicity. His vacant desk, the account opened in the ledger 'missing cash,' his pair of bowls, and bowling-green shoes in the lobby, haunted us for months.

I am trying to give a personal view of a past period of English banking, and there is no need to follow my own movements precisely. I want rather to summarize what I saw and took part in during that now long-ago time. I became a rather elderly 'junior,' and was often sent out to any branch or Agency in the district that still centred on Norwich rather than London, wherever holidays, illness, or reorganization made a temporary gap in the staff, or where extra duties made some undue call on the personnel. It might be a matter of staying weeks in some market town, or of going over daily by train, or just a journey with a bag of some thousands of gold. It seems so simple now to jump into a car, or to catch one of those buses of which even

the thousand villages of Norfolk see one every day now. In those days it was often a matter of driving, and in fact in the Agency of some prosperous little towns, that had done very well without the railway, the 'Agent'—one of the senior supernumary men attached to Bank Plain—would start off, wet or fine, rain or shine, in a high-wheeled dog-cart, with books and bag of cash under the seat, pipe in mouth, and rug upon knee, and jog in stately fashion the ten, or as much as fifteen miles. And return by the same means. Those whom I knew were all men of staid character, half-farmers by tradition and upbringing, one at least actually ran a farm in his spare time. I can see him now, on a Thursday half-holiday, swallowing his pint of 'K' ale at one tilt of the Doulton brown pot in the luncheon-room, pocketing his sandwiches, and bolting through the door. That, however, was his private business. He and all his kind conducted the bank's affairs just as scrupulously as any of their own, and I never in all my time knew anything go wrong with any Agency to which such members of the staff drove out. They had to spend three or four hours quite alone, in some small lock-up office accommodated in a corner of the local lawyer's or grocer's, unable to leave even for a moment, and prepared to meet any of the problems of the country banking, or any difficulty on the road with resource. They might happen to find an irate pig-salesman suffering under some sense of grievance, haranguing the crowd on the iniquities or omissions of the bank's practice or policy, and devise a means, on the spur of the

moment, of winning him over to a more tolerant frame of mind. Or one might find his homeward journey enveloped in a November fog, or that some March gale had brought an oak tree, or half the neighbouring stream, across the road. And his first thought would be of his colleagues at Bank Plain, ten miles or so away, who could not close certain books until he had brought in his day's work to be incorporated.

It would be silly to pretend that all country banking was conducted at this level. I have an idea that the old personal supervision may have lingered longer at Norwich than at most places. I have heard tales of Agencies in some banks (long absorbed in the huge amalgamations of the post-War decade) where an Agent, who must have had lunch facilities we did not then enjoy, drove along the road in merry mood, shedding books, bags of cash, scales, and ' scuppet ' (cash scoop) about the way. Not that it mattered. The first farmer or even team-man who followed would recognize those distinctive leather covers or marbled backs, those heavily-chinking silver-white or yellow gold bags, and the rest of the impedimenta, and would gather them up carefully and deliver them safely at the Agency.

" Look what you ha' dropped ! " was all the comment he would vouchsafe. He would not dream of retaining such objects. Partly from a superstition long current in the country-side that the ' gennelmen up at the bank ' knew by some magic process where the stuff had gone and would ' bring

it home ' to anyone who wrongfully retained it, and partly from a more comprehensible feeling that, after all, every business pivoted on the bank and that it must be ' kept right ' at all costs.

Such accidents never happened in the old Gurney district. It was far more likely that the Agent would find himself called upon to adjudicate in some dispute. I remember one such when a pugnacious and diminutive butcher, whose red hair and a certain fierceness of temper not native to East Anglia had gained him the title of ' Sandy Mac,' came into the office in high dudgeon. I never knew if he really had some Scotch, or more probably Irish, blood in him, for there was a good deal of connection with the cattle-raising districts of Ireland. However, he warmly resented the imputation, and his grievance was :

" Look here, sir, that b——, the salesman, he come up t'me, just as I was getting into the Norwich train, and making myself comfortable with a penny bun an' a tuppenny cigar when up he come, an' he say t'me, he say, ' Hullo, Sandy, where's yer kilt ? '

" ' You b——,' I say to him, ' tell me that agin and I stick a knife inter y'.' So I would ha' done if he hadn't kep' outer reach ! "

" Oh, well," the Agent had to say, " I shouldn't if I were you. He's a very good salesman ! "

And so the matter would pass off and no harm done.

More difficult was the case of a consignment of tinned fish which through some difficulty or delay

was left on the hands of the consignee just as the tins began to bubble and fizz. The processes of tinning and preserving have so much improved that I suppose the whole matter will one day be incredible. Yet such things used to happen, and the unfortunate who left with this undesirable commodity took his troubles to the bank and was advised to sell the stuff as fish manure for the land. This was successfully accomplished, but only led to a further difficulty, for the farmer who bought the loading for next to nothing tried to roll the tins in hoping that they would break and disperse. But they didn't. They lay intact and stank. Finally he had to bribe men with extra beer to go up and down with bill-hooks and break them open. It cost a lot, and how the matter was adjusted I cannot now recall, but for some seasons a certain field in Norfolk was dazzling as the plough turned up the strands of tin. Not banking, of course, but still !

The country branch of those days then formed a general type that impressed itself on the memory and had for most of us, myself certainly, the pleasantest associations. It was generally housed in a fine Georgian-fronted building, while the rebuilding of its side or back premises testified to sustained and mounting prosperity. Yet each branch had some distinguishing feature. At one, beyond the spacious garden, a stable or warehouse had been fitted up as a theatre, and the livelier spirits of the neighbourhood would organize, and their relatives came to see them act a drawing-room comedy of

the type then holding the field, undisturbed by the new spirit of the theatre just arising in London. At another the outstanding memory, oddly enough, is of the creaking of the parish pump which then supplied the township with an apparently continuous stream of water.

One recollection is common to most country towns but can only be enjoyed by those members of the staff who, like myself, were only there for a day or so, and found a midday meal where we could. Thus on market days we were sometimes admitted to the farmers' ordinary at the principal inn. Times may have changed or districts may vary, but in those days, in East Anglian towns, such an experience was happier than that described by John Fothergill in his immortal book.

The assembly retained a certain pomp. It was not etiquette, I found, to go in before the president, usually the auctioneer of the local sale, and (there again Norfolk may be peculiar) he was generally almost a squire, was not thought of as a person who merely sold things, and was usually addressed as ' Sir.' If not elaborate as such a menu would be in France, the fare was plentiful and the quality good. A thick hot soup, then joint at one end and bird, poultry, or game at the other, but eaten seriatim not alternatively, pudding opposite a tart, a cheese (not bits, but a cheese). Beer came in, in jugs, and with the glass of port the subscription book of the Commercial Travellers' Benevolent or some kindred society would be passed round. The relish of the memory is no doubt partly accounted

for by the fact that most partakers, certainly the bank clerk on relief work, had left their homes at eight and did not expect to see them again until seven or eight at night, and for him at least the task of mastering almost at a glance a set of inevitably strange local names and customs needed some sufficient nourishment. Nor was there much time to spare. By two o'clock or earlier the president would rise with his :

" Now, Mr. Vice, are we ready ? " and the company dispersed to meet again at the cattle-pens, auction room, Cornhall, or across the bank counter.

It was customary on market days for the manager to give the staff a cup of tea about 6 p.m., by which time they had generally earned it, and the constant knocking at the side door by belated dealers, some of whom had been detained by business and some by social contacts, should have finished. But I can remember one such occasion when, just as we were lighting our pipes and preparing to balance the books, the maid came to the ' sweating room ' (manager's sanctum) door to say :

" There's a Mr. Bullen to see you, sir ! "

" Show him in ! "

He came, in his thick blue coat, moleskin cap, and aroma of old beer and rum, leggings and cudgel. He had bought some bullocks and was half-conscious that he couldn't pay for them.

" Look here, sir, I ha' bin an' bought some young bullocks ! "

" Well, do you know how your account is ? "

" Yes. That's up o' the right ! " He held up one arm to indicate the credit side of his book.

" And when you've drawn your cheque how will it be ? "

" Up o' the left ! " he raised his other arm.

" How much ? "

" Fourteen pun ten ! "

" All right ! "

" Thank you kindly, sir ! "

The manager turned and nodded to the ledger keeper as he was shown out :

" It's all right. He's paid his rent ! "

The branches were of two main traditions though they had come to look much the same. There were those which had grown out of Agencies and those which had been offices of other banks—even head or sole offices in some cases, and were taken over, either because of close relationship by marriage to the Gurney and Barclay clans, or because they were in some pecuniary difficulty. I remember one such, I was not present myself but heard from one of the skeleton staff that Harry Birkbeck of Westacre took with him to effect the amalgamation. It was one of those comfortable old businesses, a big double door opened to the left into the banking office and to the right into the wine merchant's business out of which it had sprung. A *pro forma* balance sheet was drawn up but would not agree by nearly ten thousand pounds. It was Harry Birkbeck who put his finger on the cause of the discrepancy.

" Look here, you've got the balance at the London agents as an asset. It's overdrawn."

It was true. The less the owner had drawn from his pipes of port the more he had drawn from his London Agent. As books were then kept it was not easy to tell, and the clerk who transferred the amount had assumed that the figure of the London Agents' balance was to his credit.

Some of these older offices looked back on days of different if not greater prosperity. Traffic routes altered and the incidence of industry changed, and some of those handsome house fronts now look out upon quiet old market-places. The railway was still the greatest change in the landscape or the habits of the population since the monasteries ceased to be the most impressive organization, and the fields were enclosed. Towns which the railway had avoided (or which had avoided the railway) were left a little on one side. They were not poverty-stricken and ruinous as a new industrial settlement is when its trade shifts. The landed interest was still solid, and the books of a branch in such places showed heavy if rather stagnant credit balances. I remember one such at which the staff had declined to two or three (if it ever was more), and the manager's conversation was chiefly concerned with old Mrs. Sharman (let us say) next door. A huge pear tree stood in the garden and overhung the wall. The manager felt that she took more than her rightful share of the pears. He went further and insisted that she deliberately trained and 'set on' the numerous

and raucous starlings that infested the place to laugh at him. Alone with him for hours, with not much business doing in the shop, most of the population away at larger and busier neighbouring markets, with the incessant noise of the starlings in one's ears, it was difficult to shake off the feeling that it really was as he said. His remedy was to get out his old shot-gun and pepper the starlings. When they rose in a black cloud, chattering and jibing in a tone so very human, he went on firing, and peppered the pears on Mrs. Sharman's side of the wall. He would say viciously :

" Now she'll break her d—— teeth on the shot ! "

And so she did. In the afternoon she would mount upon the wall and 'mob' him. In fact there was something queer about the place. I would not go so far as to say that the old lady was a witch or that the starlings were her familiar spirits. It did not seem so in daylight. But the old manager had been there all his life, and with declining years and lack of active interest had rather taken the brandy bottle to wife, used to live all alone and talk to himself, not continuously, but in wild bursts, possibly unconsciously, as men will when loneliness and isolation settle down on them. Sometimes, if he was very bad, the junior had to sleep in the house, and one who did so has told me that there was something wrong about the place. In all country towns then there was nothing to do and nowhere to go, and folk went to bed, for half the year at least, soon after it grew dark. Then the old house would wake up. According

to my informant it was not Mrs. Sharman, not anything so ordinary. Steps would mount the old creaking stairs. Doors of the stately rooms would suddenly open, without visible reason, and then softly close, as though someone had cautiously attempted to enter the room, but, finding it occupied, turned noiselessly away. From time to time a wild burst of talking would echo from the manager's snuggery in which he seemed to spend most of the night. Then all was quiet again. But most of all my friend remembered how, returning from his game of billiards, or visit to friends, to his bedroom, above the bank, he would be startled and a little alarmed to see the office windows a blaze of light. The natural assumption was that the manager had gone to turn up some item in one of the ledgers, or to make a memorandum about some matter for attention in the morning and had forgotten to turn out the light. But on going at once to his assistance my friend would find the office locked, and on entering, dark and still, and the old oil lamps stone cold. The manager was talking to himself in the snug. Then, looking out, my friend saw the old market square brilliant with light streaming from the drawing-room over the shop. Hastening up lest the manager had left an unguarded candle there, he would find the drawing-room empty and dark and the windows as unilluminated as they had been two minutes before when he had crossed the square and not a gleam to be seen outside. There was nothing wrong with the books, the business prospered in the steady old

country way, but there was something queer about the house. The manager subsequently died rather suddenly, but not violently, so far as could be ascertained.

To-day, what with buses and electric light and wireless and cinema the place is full of life as it has not been since the coaches ceased to run, and what was wrong with the old house thirty years ago no one ever found out and probably no one ever will.

There was also an intermediate type of office at which 'odd job' members of the staff might be sent. It would have been almost unthinkable a few years before, and was perhaps one of the first signs, together with the rapidly mounting rate of amalgamation and absorption of smaller banks by greater, which showed that feeling of pressure and urgency which has become the characteristic mark of the twentieth century. It consisted in the opening of permanent Agencies in a smaller type of market town less than twelve miles from Norwich. Similar ones probably began to surround other 'local Head Offices' as the one-time centres of the old country banking had come to be called.

The one I remember best lay at the limit of the first bus route to be opened in East Anglia. This was operated by the railway company, and its goal was a pleasant town which had a fortnightly sale then, and was the home of some large and prosperous firms concerned with agriculture. In this office, although no ledgers were kept, exactly the right accommodation was found for the new

banking public, and the right man was appointed to talk to them in language they understood and give just that touch of superintendence to their affairs of which they were incapable. The big businesses, of course, could look after themselves very well and did so. But in that district particularly there were a host of small men, some with a little land, a few pigs, a joiner's or smith's shop, but who did not mind in the least working for the larger farmers or even going to sea for a trip with the fishing fleet. Some of them ran a small current account, but in the main they had more use for a deposit account. They would come in after they had been paid off at the end of a voyage or a harvest or job, or after the fortnightly sale, with a cheque that might run as high as forty pounds. I found that they were just equal to endorsing it, and even that with a ' mark ' sometimes instead of a signature. The great thing to do was to see they didn't take all the cash and ' mess ' it away. Such men, while close enough in dealing with small sums, seemed to be taken off their guard when they found themselves in possession of forty pounds. But if looked after a little they soon accumulated quite a nice sum to their credit. One said to me, throwing down the cheque he had just received :

" There y'are ! "

" Oh, yes. Will you endorse it ? "

" Whatever yew say. What is it ? "

" Write you name on the back ! "

" That's more than I kin du. Yew write it, and I'll make a cross ! "

" I see. What is your full name ? "

" What that say there ! "

" It says B. Blowers. What does B. stand for ? "

" Barney ! "

" Is that your Christian name ? "

" That's right. O' course that ain't what they call me. They call me —— ! " (Unprintable.)

" Yes, but were you christened Barney ? "

" That's right ! "

I witnessed his mark.

" Now, what would you like for it ? "

" Fi' pun to spend. The rest in my book."

" Have you your book with you ? "

" No. That's in there ! "

He pointed to a large cupboard at the back of the shop. It was true. His book and others were there. He surveyed it.

" When I look at that," he asserted, " I'm one o' them that don't keer ! "

That was how it took him.

It was in such places as this that one came across the small specialized industries that are so successful and often so little known. There is, for instance, the turkey farming of South Norfolk. It is as old as Dickens we know from the allusion in the *Pickwick Papers*. It was probably never more flourishing. I remember a train journey from London with a carriage full of the type of farmer interested in this trade returning from a visit to Smithfield, to see how prices were going, and what contracts could be picked up. I don't think I had ever realized before that whole villages were

mobilized for the first three weeks of December, and that families, with their friends, relations, the postman, the policeman, anybody and everybody worked at killing, plucking, and dressing for the market, for some sixteen hours a day, with hot food brought to them at intervals. I heard two farmers discussing what extra hands they could obtain :

" Well, there's ole Bob Clark. He ain't much t'look at, but he oughter know how t' dress a bird by this time, he's old enough ! "

" Yew kin hev him if yew wanter. I don't. I had the ole b—— larst Chris'mas. When we'd done he kep' fiddlin' wi' his bike. I say t' 'm, I say, why don't y' go home, Bob ? That's late. He say, I can't go, my bike's punshud. I was goin' to chuck him out, but my missus, she's sawft, she say, yew kin sleep in the loft, if yew like. That's no good my talkin', so ole Bob he went up inter my loft ! "

" He couldn't sleep there, could he ? You uster keep pigeons in there ! "

" Lor, old Bob, he don't mind. He slep' there. Slep', I sh'd think he did. It was us didn't sleep. Snore ! Yew never heard nothin' like ole Bob. Snore, he fairly shook the roof. No, you kin hav' him, I 'on't. He'd be up ter his tricks, agin ! "

That is how your turkey comes upon your Christmas dinner table. How fit such a trade into the framework of modern industry, with its insurance, its regulated hours and safety devices ? That was one blessing about the bank. One was dealing

with reality. There might be all sorts of projects and theories, but across the counter one could never be sure. Sometimes one was dealing with well-read and travelled members of big firms, who could weigh one system against another and took a broad and often humanitarian view of the possibilities. On the other hand, one might be dealing with Mr. Blowers or old Bob Clark. And the busier people become, in the nineteen-thirties, trying to ram humanity into a set of preconceived notions, the more plain it becomes to me, that the odd-job man must increase rather than decrease, as the efficiency of machinery and organization makes it easier and easier to provide all the standardized articles that can be used. The skilled man can be replaced by machinery. The odd-job man, who can do anything and doesn't mind what, will remain.

At any rate, at the time I am thinking of, the great banks were plainly turning more and more to the small man and his savings. It was at that time that Agencies were being opened which mattered little to the large firms who could do most of their banking by post, and who always had the means of sending to one of the old-established offices if they needed to do so. The Agency was the bank for the small man beginning to run his business or living on, or by means of, his savings. It was about the same time that banks began to look out for the small investor, though the great movement known to-day as the National Savings Movement was a war-time effort that, immensely stimulated by contemporary

circumstances, coincided with an impulse that was already subconsciously informing the conduct of a majority of our people. I do not mean that the Agencies were all equally successful. Some justified themselves, and paid for their 'keep' over and over again. Some didn't. Members of the older generation had one or two opportunities of saying :

"We told you so ! You've gone out to find the public. It's undignified and it's a mistake. You can't go crying 'Banker' up and down the street ! "

This statement was actually uttered by an older member of the Inspection staff in my presence. How near it was to realization can be gauged by the fact that a colleague of mine, a devotee of the 'new motoring,' worked out a plan for what we should call now a 'box-car' of steel, with a tiny safe, a let-down flap for counter, and, in fact, all the requirements of a 'motor bank.' He even went so far as to make the bolt of the safe as a ruler (or the ruler act as the bolt of the safe, if you prefer). As things were then tending it seemed remarkable that his suggestion was never acted upon. It might have been open to many objections, of course, but it would have been a saving in the long run, if it could have covered the precise districts in which the less-successful Agencies lay. But as they were situated in the most unexpected and diverse places (no one ever knew really why they seemed to fail to fulfil their purpose), it was no solution. So there continued to be places which we reckoned almost a holiday to go to, pleasant little offices,



THE 'SHOP' HAD BEEN DOUBLED IN HEIGHT BY REMOVAL OF THE FIRST FLOOR

with a lot of garden in front, a kind landlady in the house behind and not too much to do, and time to eat a packet of sandwiches. Wise Agents took a little sherry in a flask, for it was not possible to go out for a drink. Without conceit, I was wise enough for that. Of course, a good many qualities were required to make a permanent and really successful Agent or branch manager, particularly the former. He had to be prepared to answer questions on every conceivable subject, often without the means that would be at the disposal of branch officials. I can remember, just as I was lumping my black bag with its load of cash, books, and diverse ' business ' into the train, on some such return journey, being asked, on the very platform, about some new issue that was being made on the Stock Exchange that day. The bank always disclaimed giving ' advice ' on such matters, but it was clear to any Agent, facing the public as he did, that, if he didn't make some suggestion, the public would soon go to the Agent of any other bank who would. Or he might be confronted with strange cheques, or letters of credit from remote parts, which he had no authority to cash. Only, he had to guess if the people who presented such documents were relatives of the directors or large shareholders in the bank, and know when to forget the rules. In fact, in the old country banking of those days, the Agent had to be versatile and human. In East Anglia there was the complication that the clerk of Barclays, in the district which had been Gurneys, had to be on the defensive. The position was well put by a very old

member of the Norwich staff whose retirement from the post of Inspector of the District was celebrated, as indeed most retirements were, by a short ceremony after business hours, in the 'partners'' luncheon room. Possibly I felt it more appropriate than most people, for it took place in front of the magnificent Adam overmantel that had come from what had once been my grandfather's drawing-room in the Bank House, before its final alteration. Standing among his few remaining colleagues, and a number of younger men who had only know him as a very senior figure, the retiring Inspector expressed his thanks, and possibly unconsciously revealed the attitude of all his generation—that of my father—to the old country banking. He spoke of the service the bank could render to industry and agriculture. He talked almost as if the bank were his private business, instead of a mighty corporation in which he was a minor official and perhaps a small shareholder. His last words were :

"If we can keep what we've got, it will be splendid !"

Those unpretentious words have since seemed to me something like a creed and an epitaph on his generation. They sum up not only the outlook of an old bank clerk, but of the whole country. On them a wise policy might be founded to-day.

PART FOUR

THE NEW BANKING

PART FOUR

I FIND IT DIFFICULT TO PUT A HEADING TO THE record of the concluding phase of my service in the old office in which I had succeeded my father, grandfather, and great-grandfather. In one sense to call it the New Banking is misleading, for one of the remarkable things about the years 1919–1927 with which I am dealing is the steadiness and continuity of the vital British institutions such as banking in a world full of flux and uproar. Yet the perennial complaint of my forbears, that things were changing too fast and too far, did seem partially justified.

Of course, this is illusion. The little circumscribed world in which a few people, such as my family, were loyal and contented under exceptionally good employers could not continue untouched in a universe in which most people were so much less lucky. The wonder is that the fine old traditions maintained by a few families of Quaker descent, and perpetuated by a dozen mighty financial institutions, could persist and play so important a part as they do to-day.

So there is no more informing means of marking the decisive change than treating it as I myself saw it, when, at length demobilized, in 1919, I returned

to the building in which I had been born and the office in which I had worked nearly all my pre-War days, with the excursions already noted.

Two incidents symbolize that change better than pages of description. One was the impossibility of getting into my pre-War clothes. I was thirty when I enlisted, weighed under eleven stone and was, as I thought, already 'set' physically. I found out my mistake. I had expanded all over. I had to have a new wardrobe, complete. I did not at first grasp that the same thing had happened with the life I and all my sort had led.

For five years, all but a week, I and so many others had been thinking and talking of 'when we get back!' It was only when we had returned and stood once more at our familiar desks that we found there was no going back. The War, like some deep trench, lay between us and 1914. I do not mean that we were shabbily treated. At Bank Plain, Edward Gurney Buxton, to whom I, as the senior of those of military age who were all ready to enlist in 1914, had appealed for some guarantee, had promised us, on that August afternoon that seemed so much more than five years before, that we should have our places kept for us. He was true to his word, as everyone would expect. Actually I came back alone. The others had been killed, gone elsewhere, dispersed anyhow. Everyone was very nice, but I had just sense enough not to talk about my experiences, or expect any exceptional treatment and to behave as if August 1914 had been the month before, for I did dimly grasp

that those of us who had been out in Flanders or farther were not nearly so sick and tired of it all as those who had been kept at home.

I remember the greeting of the District Manager, Owen Cubitt, who had seen me two or three times for a moment, on leave, since the day when he had given us a farewell tea before the battalion to which most of us had gone, left the city. He smiled above his pile of papers.

"So you've come back! How would you like to go to London, they want some men there?"

I didn't want to go and I don't think he wanted me to, either. But he was bound to ask me, for in those five years all sorts of people, many of them not bank clerks at all, and more than half of them women, had kept the business going by shifts and effort. It was not easy to say to them:

"Here's Mottram come back. You must give up your job. It's his! That is to say, he used to do it in 1914, but he went into the Army, and we promised him we would keep his place. Here he is. Out you go!"

Most of them had never heard of Mottram, had no picture of the doubts and hesitations that had been overcome by Edward Gurney Buxton's promise in those almost legendary days, probably thought the whole thing a nuisance. Some of them had been at school in 1914. Others had come from jobs the War had obliterated. It was months before 'O.C.C.,' as the district manager was always called with a mixture of affection and nervousness (for while the kindest of men he was,

if possible, too efficient, had a miraculous memory, would have been willing to, and in fact did, sacrifice his life for the bank), could rearrange the swollen War-time staff. I felt sure he did so with perfect justice and great skill. When he had finished, one thing was plain. The 'girls,' as we called the female members of the staff, had come to stay. They were, taking an average, as efficient, and more devoted to the job, and (how conceal it?) cheaper than men. They remain to-day.

The other illuminating symbol was that incident of which I have told elsewhere, of how the whole staff, in the first week of August 1914, when eight of us at least wore a red arm-band to show we were enlisted soldiers, ruled off the entire books, protected by an Order of the Privy Council, which authorized us to refuse any payment from the existing deposits of customers, which seemed in excess of normal requirements and smacked of panic or hoarding. When it became clear that no panic had occurred we had been bidden to bring down the potentially sequestrated balances and carry on the normal banking relations with our customers. I doubt if any of us felt the subtle break which had occurred in the long continuity of those customers' balances.

I seemed to see it when I came back in 1919. The same names were on the books, a few anyhow. But the whole scale of banking business had changed. Prices had so fluctuated that figures no longer compared with the figures of five years before. And there was an even more striking

change in the personnel of the customers. A very large number of accounts had been opened with Government Departments, Committees and Councils and Boards of every and any description. The crowd in the shop on a busy day no longer looked the same. There were fewer heads of businesses, professional men, and private traders. There were many more cashiers, secretaries, messengers, managers. The old personal contacts, of course, had been weakening for many years. But in those brief ones of my absence they had suddenly disappeared right out of sight. The number of people standing at the counter whose names we knew had lessened. The number of those who did not know our names had increased. The world had moved on. Or was it that so many of us had been so busy blowing something up and now for the first time the gap was apparent?

We only gradually recognized it, however. In my case, a very average one, I managed to retain the illusion of coming back to the same place that I had left for some months and taking up my work where I had relinquished it. It became obvious little by little that I was a middle-aged married man among younger unmarried people, half of them women. I could not expect more than the salary I had been receiving, slightly increased by war-time bonus calculated on the cost of living and bound to disappear as prices adjusted themselves. I badly needed to find some special job that would justify a higher salary than the old hand book-keeping. I volunteered for one or two odd jobs that were

going. The solution to my private problem, however, happened to lie along the line of post-war development, and thus has a public interest as an example of what was happening to the type of old-fashioned country bank clerk.

Once again it was my father's mistaken prescience that saved me from degenerating into an elderly and unwanted ledger-keeper, tolerated in the ledger-room because of war service and for old times' sake. How eagerly he had looked forward to the day when I should have to deal with foreign bills! Actually, as I have told, the effect of the money and care he lavished on having me taught foreign languages had been to extricate me from the trenches and send me to do more useful if less spectacular things.

And finally in 1921 he was justified. I did begin to do something he would have called 'dealing with foreign bills.'

It came about like this. One of the more obvious characteristics of the era was the (to us) new cosmopolitanism. There had, of course, always been a certain traffic in bills and drafts drawn overseas upon London Agents, or in London upon Agents overseas. Letters of credit were granted to our customers who wanted to go abroad, and a much smaller number were in the hands of foreigners, because English people travelled by far the more frequently, though most of them simply took bank-notes and gold coin with them.

After the conclusion of peace, and increasingly during the short premature boom that supervened,

an entirely different atmosphere prevailed. There were many reasons, from the optimistic cosmopolitanism of the League of Nations, to the obliteration of Germany, the calling into life of all sorts of interests and ambitions hitherto stifled and checked in the Mediterranean, Balkans, and Near East, and the fact that millions of British-born men had been abroad for years, while large numbers of dominion citizens had been in Europe for the first time.

The big banks, by then amalgamated into the dozen huge corporations that support most of the credit in the world to-day, decided to undertake foreign business on a scale appropriate to the then prospects. Up to this time any dealings in foreign currency had been carried out in London and the large centres. But my old friend, Christopher Claydon Hall, almost immediately on his demobilization was given an entirely new book of *Instructions for the conduct of Foreign Business*, and told that he had twenty-four hours in which to master it. His knowledge of foreign languages and wide acquaintance with every kind of banking business stood him in good stead. He was placed at an extra cashier's desk at the end of the old curving counter with a placard announcing 'Foreign business transacted,' and proceeded to sort out the innumerable printed forms with which he had been furnished. A little later he was sent for a short period of training to the newly organized 'Foreign Branch' in Fenchurch Street, London.

He returned and was soon dealing with trans-

actions of considerable scope and novel character. During his absence and his period of leave senior members of the staff maintained the foreign service for him, but it soon became plain that an entirely new function had been added to the bank's commitments and that it would be necessary to have someone to replace him when he was away for any reason. I had been intrigued to see what he had been doing, but I was rather startled when I was asked to become his 'understudy.' The suggestion came from him, of course, but the District Manager seemed to wish me to take it up and overruled my demur.

The first thing, of course, was to receive some training, and on an April day of 1921 I found my way to the Foreign Branch then being accommodated above and behind what had been the Head Office of the London and South Western Bank, a joint stock concern with a very large number of London and suburban branches. I believe it always had a considerable number of foreign dealings, but had, by the time I went there, become amalgamated with the great Barclay combine. The experience was doubly novel to me. I had never worked in London, or so much as dreamed of doing so, and anyhow the startling differences between working in foreign currencies and the steady familiar country banking to which I was accustomed were sharp enough. Even had there not been these disturbingly novel aspects of the job I was learning there remained the fact that the premises were being largely rebuilt, and finally, on

the top of all, the post-Armistice boom collapsed, especially as regarded the new cosmopolitan business and the really difficult side of foreign dealing was, unfortunately, presented to me first.

It was astounding enough to me, and remains so even to-day to most English-speaking people. No wonder I found it odd twenty years ago, or nearly so, while I still suffered from the 'going back to 1914' complex.

For it cannot be too plainly said foreign currency, and indeed Dominion currency too, is a commodity. Its value varies with supply and demand. To put it as plainly as possible, the number of francs one buys for £1 sterling depends not on some fixed ratio of one currency to the other, but upon how many people in London want to pay for articles they have bought in Paris, modified by the number of people in Paris who want to pay for the things they have bought in London. I dare say many people to-day do not realize this and its implications. Of course, this fluctuation has its limits, called Gold points, at which the purchase of the franc or the sterling becomes so disadvantageous that it is cheaper to purchase a box of gold and pay the carriage and insurance and send it in payment of the debt. Naturally, private individuals don't do this. The 'market' (suggestive name) in foreign currency is made up of a number of professional dealers, including the great banks, who allow the facilities they have at their disposal to be used by their customers. Thus a present of £10 sent to a nephew in Australia or

South Africa may cost £10 10s. to send, or only £9 10s. Even more bewildering was the fate of visitors from the United States. I had to deal with some who, to be safe, had brought with them their magnificent golden coin, the eagle of twenty dollars. Owing to the fact that we had bought and borrowed so hugely in the United States, during the War, the usual rate of exchange was entirely upset. The paper dollar stood at 3·50 to the £1 instead of the usual 4·86. It followed that while gold was still gold, and the magnificent Eagle was still worth the then price of gold, about 4s. a dollar, a creased and crumpled 'greenback' note was worth about 5s. 8d. a dollar. Or, if you like, English people wanted cheques on New York. They didn't want gold. It took a good deal of explaining.

And that was the least of it. Citizens of the United States generally had notes as well as Eagles, and letters of credit under which they could draw as much sterling as they wanted at a very handsome rate. There were far more serious matters in the export and import trades. The bottom fell out of so many markets. Goods that had been despatched in good faith lay rotting on the quays of foreign ports. Remittances that had been made to secure consignments of all sorts of merchandise had fallen in value, become inconvertible into cash, or were held up for one reason and another. It is all too common now. But in 1921 a good many people besides myself had the illusion of going back to pre-War conditions. In fact, it was only the

beginning of the process with which we are now so familiar, of one currency after another slipping from its 'parity' and needing artificial support by complicated manœuvres to fix it at some more or less constant ratio to gold. We have not seen the end of this phase yet and I am not qualified to discuss it. I may, however, express an ordinary person's opinion that one of the causes of the trouble is the gallant attempt to bring banking and the use of money within the reach of everybody. The old close borough of small private banks and governments who used to be the sole users, with their customers and officials, of the circulating medium of their respective countries were far from perfect, as witness the frequent supposedly periodic crises of Britain, France, and the United States. But nothing ever happened in those old days on the scale of the national bankruptcies of post-War days.

However, all that was very far away when I went up to Fenchurch Street to learn the Foreign Banking, or as much of it as might be necessary for the conduct of such business as would be offered in Norwich. It was a queer experience for a country banker's clerk. I had to live in lodgings, for which I have a strong distaste. There was the awful journey in the morning by crowded trains and the fight along the busy City pavement to arrive at the office. And then the sort of office it was!

I have said it was in process of rebuilding. But until that stage was complete it was very crowded.

Men, nearly all young by my standards, and a good many women, worked with their elbows touching, or so it seemed to my eyes, accustomed to the stately Georgian vistas of Bank Plain. And they were so efficient! How deftly they handled complex questions in queer tongues. Few of them professed to speak a foreign language. But they knew what the formulas meant. And how patient they were, and how willing to show me the intricacies of which I understood perhaps a half. For me, the operations I was likely to be asked to perform were relatively simple. A customer at Bank Plain might want to pay for leather in (let us say) Sweden. He could have a draft drawn by us on our agents in Stockholm for the requisite amount in krona, and we would charge him the equivalent in sterling. Or we could remit the amount to his customer's bank for credit to a specified account. Or he might be receiving payment for Norwich goods in the milreis of Brazil in the form of a draft, drawn on some Brazilian bank, and this currency we would sell for him in the Foreign money market.

Banks who deal in such transactions make their living by buying foreign currency a little cheaper than they sell it. The difference (very meagre according to the notions under which I had grown up) constituted their reward. It ranged about 1s. to 2s. 6d. per £100, although the public often complained that the charges were high, little dreaming of the amount of correspondence necessitated by the laudable desire to send one's wife in, say, Paris, £10 to spend. And there is one great stumbling-

block in the way of the public's understanding of foreign exchange. Daily newspapers with that desire to serve their readers, which is so well meant, print elaborate lists showing the rates of exchange on the various centres of currency for the previous day. Now the public generally take these to be in some sense official quotations at which the bank ought to transact business. Actually the rates shown in the paper, derived from information supplied by some Agency which has them from a good-natured dealer, are very much like the Stock Exchange quotations on the same page—a general average figure at which business has been done. To ask for forty Swiss francs at the rate quoted in the paper is like asking for stock of, say, Imperial Tobacco Company at the price shown in the Stock Exchange prices. I knew also by that time of another difficulty. The more astute customers did not come in primed with a vague quotation from the paper. They knew better than that in Norwich, or what is cattle dealing for? They came in saying:

"Hullo, young feller, what are dollars to-day?"

There are twelve correct answers to that question. "What dollars, U.S.A., Canada, or Shanghai? Are you buying a cable transfer, mail transfer, draft, or notes, or selling a bill domiciled abroad, a remittance by mail or cable, or notes?"

There were five different kinds of francs, while German, Russian, and many African and American currencies were a matter of negotiation.

It may be imagined therefore that I had a double

duty to fulfil. I had to learn, during my short stay in the Foreign Branch, as much as I could of what they were kind enough to teach me. I had also to keep in mind the corner of the counter at Bank Plain that I was destined to fill during my last years of service, and to reflect on how to adjust this newly acquired knowledge to local requirements. For I knew well enough that the Norwich public would not change. All the rest of the world might if it liked.

With these thoughts in my head I sat beside the chief of the Bills Outward and Bills Inward, and the Shipping Insurance expert, and even invaded the great attic at the top of the building in which in those days the records were all tabulated and stacked away. Sometimes I had too much of it. The hours were as long as those of our market day for five days in the week, while the Saturday was just an ugly rush. The close conditions—for the office had not then been readjusted and reorganized, as I believe it has since—and the fact that the weather was extremely fine, got me down. I was ' nobody's child,' of course ; I found myself obliged to go out for a walk in the middle of the afternoon. I have never grown tired of the view of the Tower across Tower Green, ever since I first saw it in the 'nineties of last century. Nor shall I ever tire of the view of the river from London Bridge. I went up the Monument, but it has suffered the same fate as the parish churches of Norwich, sinking as the surrounding buildings interminably rise. It becomes, almost daily, a more and more remarkable

survival, at a lower and lower relative level. Soon it will be invisible, except from just below.

In this way I was able to digest the information I had acquired without becoming fatigued or confused.

I managed to survive the mornings quite well. And, after passing through various departments ' upstairs,' I was allowed the privilege of sitting in a corner of the then extremely confined room, in which, before a row of telephones, the actual market operator kept in touch with the movement of the exchanges. He is now, needless to say, a highly-placed administrator on the staff of the bank, and it gives me pleasure to remember that I saw him, already marked out for promotion, no doubt, but almost literally in his shirt-sleeves, with one assistant opposite, juggling, as it seemed to me, with figures that appeared all the more impressive because they were in currencies that run to many more figures than sterling. Those two had, in those days, a very moderate-sized table between them, which accommodated telephones and two calculating machines. One was a peculiar device of notches and dials, which, when set, would show, by the operation of a little crank handle, the result of some complex operation. The other was a cylinder so adroitly ruled and figured that, if rotated efficiently between its equally ruled and figured margins, it would also reveal the total of some large conversion of foreign currency into sterling, or the reverse.

There, for an hour or two, I sat next to the heart of things, saw grave-looking gentlemen in top hats

come to the side door, give a nod or a word answered by a gesture as cryptic, followed by a telephone call, as big transactions were put through. It was all remote enough from the provincial office to which I belonged, but if it served no other purpose it at least showed me how intricate and delicate the vital machinery of credit was, and how slight a breath of political theory would dislocate it.

There was even a comic interlude. Towards the end of the day, instead of a grave, top-hatted gentleman, there came to the side door a rough-looking boy in breeches and gaiters and a cap. I wondered for the moment if I were witnessing some gangster hold-up. But he stood there meekly enough until the head of the department handed him a slip of paper and he disappeared. He was, it seemed, the messenger from the printers who 'ran off' a rough list of rates, as approximate as it was possible to make them, to go out with the evening mail to the branches. Such figures, like those published in the newspapers, could only be the merest guide. Actually, branches were kept advised of the rates upon which transactions of any size might be concluded by wire or telephone. The constant fluctuation of currencies could never be predicted for an hour, and I little knew what collapses, sterilizations, and artificial attempts at resuscitation of various national monetary systems I was to see, in my short time.

My last excursion in that strange world was downwards, into the bowels of the earth, where inspectors, or whatever they were, locked into safes,

by grilled doors, were counting the notes, checking securities, performing I hardly gathered what necessary and vital functions, in an establishment in which obviously everything could not, as at Bank Plain, be always under the eyes of the manager.

I understood better yet another part of the basement in which a whole roomful of messengers and boys were fastening, sealing, stamping, and dispatching such an evening's mail as I had never seen. I thought with some amusement of my nightly excursions twenty years before to the General Post Office, at home, with the Head Office letter under my arm, and one, or at most two, porters carrying mail-bags.

So my three weeks passed, and, slightly wiser but possibly more experienced, I returned to the home of my fathers and led for some time a hybrid existence, doing odd jobs of diverse nature and helping with the Foreign Business when required. No one, however, who had ever been to the Foreign Branch was the same afterwards. The extreme departmentalization, the responsibility, so diffused, the remoteness of the directorate, were all so strange to the feelings of a member of the Bank Plain staff, with five London directors sitting within sight of him for most of the week, and a manager signing every letter.

From the time of my return to the roof under which my forefathers had worked so long, I became the regular assistant Foreign Clerk at Bank Plain. Before very long, my old friend and predecessor was

promoted to a more important post, and for the few years that remained to me, I was in charge of the Foreign business at Bank Plain, and for most of the period the only whole-time Foreign Business clerk in East Anglia.

A considerable overseas business began to develop as the world recovered from the post-Armistice boom, and the slump that succeeded it. The exchange of commodities was brisk between France and Belgium, the United States and the Colonies. With Switzerland and Italy, Scandinavia and Holland, the import trade did not come my way, and I was chiefly engaged in finding tourist facilities in these countries. This led to a wide variety of contacts. To the managing staff of the large factories, I was the person who collected bills due on some remote spot. To the professional and leisured classes, I was the person who never gave back ten pounds for the ten pounds originally employed in the purchase of notes of some foreign currency. Nor was the work devoid of its responsibilities. It has to be remembered that a draft issued by a British bank on some agent in Argentina, or South Africa, is irrevocable. There is no such thing as stopping it once it has been posted.

Again, Norwich goods once on board ship had to be sold for cash in the distant port to which they were destined, for the cost of returning them, the insurance and freight, not to mention port dues and various taxes demanded by impecunious states, made up a sum which was prohibitive. Early it became obvious that British notions of business were

shared only by a few English-speaking countries, and a fringe of Western Europe. For the rest of the world, it could be divided into deserving and undeserving. There were countries like Germany and Russia whose calamities had been such that they had great difficulty in trading normally. It is perhaps legitimate now to recall that, long before some meagre trading relationships had been contrived, I was frequently asked to find means of sending sums of money to various distressed persons and institutions all over Central and Eastern Europe. In some cases it was only possible through Quaker organizations engaged on relief, or by using American dollars. It would be idle to recite now the various public loans that were made to Germany or the emergence, through something like barter, of a system of trade with Russia. These intricate devices were necessarily all controlled by London Agencies, and all a Foreign Exchange clerk in the provinces could do was to feed what business there was into those channels. Sometimes no money would pass, but parcels of goods. In Germany the early trouble culminated in the occupation of the Ruhr, and the first of those crises whose ill-omened shadows have darkened history increasingly ever since. Customers who had friends and relations hesitated to send remittances which were always of less and less value by the time they reached their destination. Other ill-advised persons (I am not thinking of anyone now alive) bought German notes in the belief that they would recover their value. It seemed incred-

ible, after the efforts we had made to set Germany on her feet, that a great trading country should disappear from normal business. The Chairman of Barclays Bank at that time had paid a visit to Norwich and delivered a public address, pointing out the importance of leaving a certain gold reserve in Germany, and not forcing the complete drainage of all precious metal in the form of 'Reparations.' He understood the strong moral effect of even a small and inaccessible core of precious metal. The impressions of four years of war, however, were not so easily removed. In the main the whole matter was utterly piteous. It was redeemed at times by a grim humour. Standing one day at my desk, puzzling as to the probable future course of events, and the constant explanations I was called upon to make to the public of the state of affairs, I glanced out of the window. There, on the kerb, was a pedlar with a bundle of 1000-mark notes in his hand, which he was retailing to passers-by for a few pence each. He caught my eye and made a derisive gesture. To such a pass had prominent European currencies already come.

Sinister and forbidding as these things might be in Europe, it was possible to take similar matters more easily farther afield. There was a memory, I could not be sure that it was not in part a legend, of a bill sent to some small African port, from the Agents at which came back the answer :

'This acceptor is perfectly honest, but can only pay in camel's dung and old keys, which are not convertible into currency.'

In many such cases there probably was a genuine desire to pay, if only the vaguest idea of any legitimate monetary transaction as we understood it in Great Britain. I became acquainted with dim echoes of the life of tropical ports, and distant conditions. Goods, I learned, went from the ships into the 'Go-downs,' or sheds of some remote customs house, or often of one of the big banks doing business on the spot. What happened next depended on the price of some staple commodity of international trade. Coal and cotton, timber, particularly timber pulp, oil and rubber might be wanted, or might be overstocked. This would affect directly the sale of those goods themselves and indirectly all sorts of other merchandise. If a great bulk of raw materials, against which, in many cases, the banks had been obliged to make advances to help producers, remained unsold, then the manufactured articles we were exporting could not be bought. Then ships were held up, port charges accumulated, and, in the less-secure depots, goods deteriorated. I remember a report coming from some remote spot to the effect that an 'insect appears to have attacked the consignment.' I often wondered if the insect in question had bare brown feet, a cotton shirt and drawers, and some sort of straw hat.

At that time I had never been out of Western Europe, and it was only later that I obtained a glimpse of those moribund ports that failed to seize, or seized all too optimistically the opportunities that were offered on the conclusion of

world peace—the quays cluttered up with unsold merchandise sketchily covered with tarpaulin, the rows of small steamers, rusting at their cables, the dark-skinned, white-clothed figures lounging uncertainly around any shade that might be found. I did not know then, how, on ships carrying passengers, every cabin door and window had to be sedulously closed while in port, because any article, even a toothbrush for which the native could have no possible use, was a source of temptation. I had never seen the queer monkeyish crew come strolling aboard, possessing themselves of the winches and tackle, and proceeding to hoist from barges or rail trucks, all sorts of consumable and non-consumable articles, while an aged operator of negroid type worked the switch with one hand, holding a dilapidated umbrella over his head with the tother. Nor had I seen the bitter and noisy quarrels of the gangers with their teams of coloured stevedores over the division of a packet of greasy notes of small denomination. I saw it all later and understood why bills so glibly accepted were not always paid.

Such were the few realities of which the bills I handled at the Foreign desk in Norwich were the symbols, and the same situation became apparent and permanent as already existed in the social life of Norwich.

What we called civilization, the daily habit of discreet behaviour, forbearance, and responsibility, was the habit of a few families only. So long a those families were in full control, possessing all

initiative and wealth, and set the pattern of behaviour, there appeared to be the degree of well-being which might be argued from the literature of the eighteen-nineties. But we had undertaken the great adventure of democracy and were treating all the less-fortunate citizens as if they had enjoyed such advantages, as we felt they should have done. The result is the present state of disturbance. The most remarkable thing about it is, that it is not more acute.

In the same way, in the economic world, the standard of honesty and care, which my father and grandfather had always observed, were assumed to extend all over Europe, a good deal of America, and into all sorts of far corners of the world beyond. In the early nineteen-twenties we might have learned that our notions of exactitude and solvency barely extended half-way across Europe and North America and into a few ports beyond. Rightly or wrongly, I think on the whole rightly, we acted on the assumption that our notions of integrity were generally shared. I cannot be far wrong, for the same thing can be seen in the sphere of international loans, as in banking transactions overseas. How much British and American money has been poured into countries needing reconstruction? I do not mean the immense charitable efforts that went to save starving Russia, and beggared Germany, but the loans placed in the ordinary course of business, and the resumption of normal trading relations, so far as was possible.

There were, however, wide fields completely

outside the war zone in which it was legitimate to suppose that people might want British manufactured goods, machinery, and coal, in exchange for commodities, mainly raw materials, which they could provide. It was only partially true. As with our own social problem at home, there was not enough honesty to go round. I use the term in a wide sense. I do not suppose that many of the consignees of British goods in those far-off places felt that they were deliberately stealing. The delays and failures in payment were due to habits of procrastination, above all in places with any trace of Spanish influence, optimism as to their capacity to sell the goods for which they so eagerly signed acceptances, and real difficulty in obtaining sterling to remit in discharge of their indebtedness. I hope I do not make too gloomy a picture. There was all the time the solid core of well-established firms in business, that took their regular deliveries and made their regular remittances. It was, in the economic outside world, as in the social world at home, the new public which seemed incapable of doing its job. The same was true of the other side of Foreign business, allowance made for the stream of money flowing in this instance the other way. That is to say British importers, who had bought goods abroad, were ready to pay for them, and asked for drafts or transfer of funds by mail to their customer's accounts. In this case it was the banks not the individual tradesmen in foreign countries who provided the difficulty. Russia all along was a country in which certain bargains could be

carried out only by long and complicated negotiation. Then we began to receive intimation that certain banks in various other countries must not be drawn upon, which meant, of course, that their solvency was a matter of doubt from day to day. The first spectacular crash came in Italy. It is, now, such old history that I do not think it would matter if I named the bank involved, but the name would mean nothing to half the world to-day.

The awkward situation of a Foreign Exchange clerk in the provinces may be imagined. I had to run up and down the street to friendly banks in Norwich, asking for drafts on their Agents. This was a temporary difficulty, and was overcome, but the tendency for countries to pass out of the sphere or ordinary legitimate business increased. I am thankful I do not have to contend with this problem as it is to-day. How fundamentally different our conditions and outlook were, however, was proved by an event that has nothing to do with this narrative. Before I relinquished the work of the Foreign counter at Bank Plain there occurred the General Strike, a social, economic, or should it be called an 'industrial' upheaval, which in any other country in the world would have spelt bloodshed and ruin and collapse.

The remarkable thing was that money values remained practically unaffected. Of all the many things it is impossible to explain to the friendliest of citizens of another country surely that is the most remarkable. I am not merely thinking of the stuff that gets into the newspapers. I happened to be

away at the time, and as the business with foreign countries was practically unaffected, except perhaps at the docks, by the strike, I tried to return to my duties by the only train in two days that ran down the main line from the north. It was run by students from Armstrong College, as far as I could discover, and was meagrely filled by a few individuals such as myself, whose jobs had no relation whatever to the dispute, and who were only desirous to go home. I would not for worlds enter into a dispute as to the wisdom of trying to make a stoppage so complete as to preclude quite irrelevant movements such as ours. Certainly that train contained no strike breakers.

Strong-minded north-country folk did not hold back for any such niceties. With great difficulty, under military protection, the train found its way through the East Lothian coalfield and ran down into England. Here the situation again became grave. The Northumberland miners had said that the train should not pass, and kept their word. I have often gazed since at the field just north of Newcastle in which, after we had crawled along for an hour, I suddenly felt a lurch and found that big familiar railway carriage moving sideways across an oddly tilted landscape. Mercifully we were going very slowly, and I had a recollection that the main danger was the telescoping of the carriages which involves crushing limbs or bodies between the seats. So I threw up my legs, and pushed hard against the only other occupant of the compartment, a quiet old body, I fancy a superior children's nurse,

going, like myself, to some job, possibly abroad, remote from all these happenings.

The carriage had twisted and bent and lay on one side with its torn couplings in the air. We were discovered by the restaurant carriage attendants, who came running with surprising alacrity and efficiency armed with breakdown tools. I scrambled along and was able to jump to the ground and to help lift my companion out. By some mercy of Providence there were no casualties, though some broken limbs, faintings, and small damage. The interesting thing was the attitude of the miners. They sat on the hedges surrounding the accident, passive, saturnine, not unfriendly. They had said that the train should not go through. Well, it hadn't. That ended the matter so far as they were concerned. They made no objection when I commandeered one of them who was sitting idly beside his motor cycle to take me to the nearest telegraph office from which I sent reassuring messages to relatives and information to local authorities.

In the sequel a fleet of volunteer motor cars came out from Newcastle and took us in to that town, from which a train manned by other volunteers conveyed us to York. I got home next day across country. That hardly matters. The real interest of the incident seems to me to lie in the complete calm in which so grave an event left the main structure of administrative and business life. In comparison with it the lands abroad whose economics were in such dire confusion had, then

at least, no social or political upheavals. Yet one by one a greater economic stress fell upon them than we ever suffered. The depreciation of the franc in France and Belgium was sufficiently serious. Many of the newer currencies in Eastern Europe had already gone under, Russia was practically out of the picture, Poland and Italy in grave difficulties. We had perplexities enough goodness knows, but our system withstood those and even greater shocks.

I want to make this clear as a general condition of the whole country, because with that frame of continuity, solidarity, and comparative prosperity the element of the national life which I represented in my person, almost, was passing. So far as the old office at Bank Plain and my personal connection went it passed before my eyes.

Like all such changes, it came almost without premeditation, and it would be hard to say exactly if I left the bank or if the bank (as I had known it) left me. The old business that the Gurneys had drifted into doing for their woollen and cloth customers in the old house in Pitt Street, and in Gurney Court had prospered and grown to such an extent that the many times enlarged and expanded office to which Bartlett Gurney had brought it in 1785 was ludicrously inadequate. In the same way I, the great-grandson of the quiet youth from Trowse Mill who had gone to work for Bartlett Gurney, had grown ' too big for my boots.' By the time I had been in charge of the Foreign counter for a year my novel, *The Spanish Farm*, had made its



THE BANK HAD SUPERSEDED THE WINE MERCHANT'S OFFICE

INTENTIONAL SECOND EXPOSURE

at least, no social or political upheavals. Yet one by one a greater economic stress fell upon them than we ever suffered. The depreciation of the franc in France and Belgium was sufficiently serious. Many of the newer currencies in Eastern Europe had already gone under, Russia was practically out of the picture, Poland and Italy in grave difficulties. We had perplexities enough goodness knows, but our system withstood those and even greater shocks.

I want to make this clear as a general condition of the whole country, because with that frame of continuity, solidarity, and comparative prosperity the element of the national life which I represented in my person, almost, was passing. So far as the old office at Bank Plain and my personal connection went it passed before my eyes.

Like all such changes, it came almost without premeditation, and it would be hard to say exactly if I left the bank or if the bank (as I had known it) left me. The old business that the Gurneys had drifted into doing for their woollen and cloth customers in the old house in Pitt Street, and in Gurney Court had prospered and grown to such an extent that the many times enlarged and expanded office to which Bartlett Gurney had brought it in 1785 was ludicrously inadequate. In the same way I, the great-grandson of the quiet youth from Trowse Mill who had gone to work for Bartlett Gurney, had grown ' too big for my boots.' By the time I had been in charge of the Foreign counter for a year my novel, *The Spanish Farm*, had made its



THE BANK HAD SUPERSEDED THE WINE MERCHANT'S OFFICE

appearance. The silence of the three laborious generations that had preceded me, almost at the same desk, was broken.

It is an unheard-of thing for one whose name is dragged into the publicity of the newspaper world to continue to face the everyday public in a provincial town in a minor business position. There is something hardly decent about it, a clash of contrast abhorrent to English ideas. Even then established habit is so strong, happy relations so hard to break, that I hesitated again and again. And it is the merest coincidence that, while I hesitated, the accommodation of the office for post-War business became increasingly impossible. It may have been as early as 1926 that it was first known that a decision had been made to rebuild the entire block of which my old home was the core.

It sounds ordinary enough no doubt. Parts of London have seemed to me lately to rise and fall like the waves of the sea. But I do not feel sure that we have altogether avoided the necessity for an appearance, at least, of some degree of permanence and stability. That is what the old Bank House looked like, quite unmistakably. The finely-planned, spacious building which has replaced it, and which even bears many mouldings, copies from those on its predecessor, has just two disadvantages. It is new, and no one lives in it. The older buildings had been there so long, surviving from times so much worse than the ones we knew. It was associated with the name of Gurney, which

meant a good deal more than merely profitable business. It meant philanthropy, education, integrity, tolerance. It had been attacked and had maintained itself.

Of course, the fact that I had found something else to do in life other than ' write in the books of the bank,' as my father would have said, had nothing to do with it. On the other hand, I am not so sure that the impending fall of those old walls had not something to do with my feeling of the urgency of being released. That is perhaps understandable, but not by many, for not many men to-day have such associations as I had with that particular building.

Within the office then I was feeling the awkwardness of one who, having with good warrant been supposed for many years to be one thing, turns out to be quite another. The Directors were kindness itself. Edward Gurney Buxton congratulated me warmly, the older members of the parlour spoke to me nicely, but with a slight air of ' whoever would have thought it.' One or two of them remembered my grandfather. I was not a logical conclusion. My colleagues took it very well, and rarely did I meet with any show of irritation, except when it was well deserved.

The thing was wrong, however. Customers who should have spoken only of letters of credit and Peruvian pesos diverged into remarks about literature, in which branch of human activity they were good enough to include the only book of mine they had heard of, although it was by no means my

first, or even my first published work. There were also humbler members of the public. One who had to deliver a parcel for one member of the staff was heard to declare :

" I must leave it with that writer man ! "

Few authors have ever been paid a prettier compliment. On the other hand there were those who did not miss the opportunity to criticize the correspondence for which I was responsible in some such phrase :

" Now then, we don't want a novelette about Belgian francs, you know ! "

And as an associated disintegrating force I could hear the hammers of the men who were already demolishing the row of residential houses that fronted Castle Meadow and had been bank property, and were usually allotted to senior members of the staff, chief cashier, and others.

Thus within and without the life I had lived in the bank was disintegrating. The advance guard of machines had arrived and the juniors would never again know the long tedious columns of figures to be entered and cast up. A patent device for sealing letters was installed and, I suppose and hope, a later Back Desk did not lick the quantity of stamps and envelope flaps, or moisten them with a ' slap-dabber ' as I once did. The entire process of copying the increasingly voluminous correspondence was revolutionized. Gone were the old cloth-covered sheets of tin which we used to interpose between the leaves of the copying-book, gone the old screw-handled press on which, so Mr.

Sewell said, we used to test our strength. The process became a simple turning of a handle.

Meanwhile the tide of rebuilding crept ever nearer my corner, overlooking Bank Plain. Beginning at the opposite extremity, the demolition parties found themselves working on what had once been the limit of the garden of the old house, when the present big cattle market had, in the eighteenth century, been installed on the old Royal demesne of the Castle Bailey. Here the modern streets of Prince of Wales Road and the erroneously called 'Castle Meadow,' the former cut through the hop gardens that had grown up on the site of the Greyfriars Monastery, the latter really the ditch around the northern side of the Castle Mound, had caused a good deal of levelling of the contours. But there remains to this day a steepish gradient, for Norwich, to mark where once the earthen bank, with possibly a stockade, made the outer defence of the Castle. Several interesting finds, coins, pottery, and implements, turned up under the spade as the contractors' gang levelled the bank site. The more obvious change was the destruction of well-grown fruit trees that had developed during a century along the walls of the houses the bank had built, and of two magnificent lilacs, one purple and one white, which grew near the old lane, long embodied in the bank premises, that had once led through from Bank Plain to the enclosed field that the Castle Bailey remained until late eighteenth century. In fact, John Crome, the painter, was born in a house

that stood in the middle of modern Prince of Wales Road, which had a grassy slope at the back door enclosed from all the rest of the City, and the resort of thieves, vagrants, and persons of dubious character, because it was outside the jurisdiction of the Watch. Perhaps the fine ash tree which dominated the stable-yard of the bank marked the limit of this early lay-out, but I cannot be certain, for where the bank property ceases, westward towards the street that now runs over the site of the house in which Amelia Opie spent her last days, there are still a large pink chestnut and a mountain-ash raising their heads among the buildings.

However this may be, a good deal of levelling was carried out, and the destruction of some trees, which I think was a pity.

Further north, towards the house itself, there was little to regret. The garden had been covered by not very remarkable Victorian office buildings in red brick and slate, which had been let off to various professional firms, while the centre of the block had been filled with six successive ridges of skylighted, one-storey extensions, as the business grew and grew.

As I looked at them for the last time I reflected upon all the now unwanted ingenuity with which old Mr. Sewell had planned the ventilation of those ground-floor rooms. As with all skylighted places, they were desperately hot in summer, and the glass had to be blinded with whitewash to save the clerks' eyesight. In winter, snow blinded them,

so that ledgers had to be posted by artificial light. And all the year round they leaked. I suppose it was impossible to make a really water-tight skylight. Lead will 'creep,' and glass will expand and contract, or putty or other fastening will dry, crack, and chip. But Mr. Sewell had made provision for every contingency. It was our fault, who could never remember the instructions he had given, or take the interest he took in the fabric of the building.

Anyhow, they all had to go. Those expedients —for that is what they were—by which the old Gurney business had not only grown with the growing prosperity of Norwich, renascent after the loss of the weaving trade, but also by the absorption of a great deal of the business of Harvey and Hudson when their bank broke, was now all irrelevant. Barclays of the nineteen-twenties had come to include the London and Provincial Bank and the Stamford Spalding and Boston Bank, among many others, and although the former retained its office in London Street the effect of constantly increasing returns was to overload still further the available space, and the opening of branch after branch, and the conversion of the old City Agencies as I knew them into fully-equipped branch banks never kept pace with the accumulation. There were even humorous incidents, when customers who had closed their accounts owing to some disagreement on matters of policy (usually the amount of security required for an overdraft) and who had taken their business to one of the other banks found that

by the process of amalgamation they had become once again Barclays' customers, and were face to face with the same rules, if not with the same people with whom they had differed not long before.

There came the day when the actual house premises were affected. The clerks' luncheon-room was the first to go, as it ran back towards the centre of the block to which the rebuilding operations had now attained. I had no particular sentiment about the room, a product of the 'seventies, and, of course, never my home. But the displacement made it necessary for the staff luncheons to be moved into the dining-room of the house, from which the resident manager had already moved. So I took my midday meal under the plaster ceiling moulded with panels, with baby Jove astride his eagle, clasping his thunderbolts, under which I had first sat at table with my parents and beneath which such distinguished company had often met. The walls looked bare without our double row of gilt-framed oil-paintings, and a sort of squalor had overtaken the dining-room of my childhood, it was impossible to open the windows because of the roar of the traffic, the dust and petrol fumes. The clamour of the rebuilding crept ever nearer. I cannot now be sure how much some such influence pushed me along my destined path, and how far I was led by the manifest impossibility of keeping two jobs going. I had not, so far as I know, let the bank down in any way by the fact of being an author with a name before the public, nor because I gave bank time to my private pursuits. But two

professions, no, it was too much, and it was wrong. Sooner or later they must clash, and it seemed to me dubious morality to fill two places in the employment market when there were not enough to go round.

At length I made up my mind. Not without a twinge I went to the door of the ' parlour,' which even with rebuilding so imminent had once more been altered about so that more space had been thrown into the shop, and Owen Cubitt, so deservedly at last risen to the new post of District Manager, sat within the glass partition that still, as in early days, commanded the only passage between the public side of the counter and the intimate departments at the back. Hugh Gurney Barclay, still the most active of the partners of the old firm, also had a desk here, while the other directors still kept some slightly greater degree of privacy behind swing-doors, in the parlour proper, that looked out upon the street. I waited until the District Manager was alone at the end of the day, signing the final batch of correspondence that he kept so rigorously under his personal supervision.

Cubitt was a strict but just manager, something of a martinet, as well he might be, for there was not a single job in the entire office, from listing postal orders upwards, that he couldn't do better than the clerk whose duty it was. He was also a strong and generous protector of his staff against the criticism of the public, and, provided one did one's work, always sided with one in any dispute that might arise. I had the greatest respect for

him, and he certainly seemed to approve of me. I was chary of interrupting him.

" Have you a moment, sir ? "

" Yes, come along, Mottram, what is it ? "

He glanced at my hands, expecting no doubt that I was bringing him some problem connected with the Foreign business, or some letter to sign.

" How much notice will the bank require if I were to resign my position ? "

He clutched the arms of his chair. Never, I believe I am right in saying, had such a question been put, in that parlour, to any ' executive ' of the Gurney business, from the time of Bartlett Gurney to that moment.

" Do you mean it ? I am very, very sorry ! "

From one who so seldom allowed himself any sentiment it was almost touching. But he did not allow his feelings to distract him for long from the matter in hand.

" I really don't know ! " he continued. " When do you want to go ? "

I could tell him that I was in no hurry, and that my only motive was to do one job as well as I was able and not to occupy two places wrongfully. But that didn't help him. He sat there silent a few moments, turning his extraordinary memory—we always said he must have something like a card index inside his head—over his full and minute experience of nearly fifty years' work, almost all in that office. He could recall cases of clerks who had left to go into business with relatives or associates. Some few, I feel sure he averted his mind from their

case, had been 'asked to resign.' But there was no very clear parallel to my case, and we finally agreed that I should leave on 1 November. It worked out at one month less than twenty-seven years' service, as the books showed, but, of course, from that must be deducted five years that I was a soldier.

So I fell from grace. I faced the silhouette of my great-grandfather who had done his fifty-eight years' continual service, my grandfather's portrait hanging in the clerks' luncheon-room, and showing fifty-two, while my father just completed his fifty. I had but a beggarly twenty-two years of work to my credit.

It was not held against me by the generation of my contemporaries. They were uniformly kind. On that last Saturday evening, they called me into the old glass-roofed ledger room, which ridge had been part of the first landscape my little eyes had first looked at, while from the inside it had been the scene of my labours for most of my time. They gave me, I feel sure without too much thought of appropriateness, a silver pint tankard, and a leather dispatch case, the one possibly in reminiscence of all the brown ale we had drunk together, the other with a forward glance at my new and astonishing future.

That is how I left the bank, which had seemed, such a short while before, my hereditary destiny. The proper epilogue concerns the old country bank from which I was thus dissociated. Not long after I left, the rebuilding, carried out with great

skill, section by section, was completed without any serious hitch. On the site of Gurneys Bank and the Bank House arose a great modern banking hall. I have already said that the remarkable thing was that so much was preserved, not only in the methods of the business and the position it holds, but in such detail as the very mouldings. The human element, of course, could not be so perpetuated. One by one my old masters quitted the scene on which they had played their long, happy, and useful parts. Edward Gurney Buxton, the youngest member of the old Gurney firm that had amalgamated with Barclays in 1896 was the first. Oddly enough he half-prophesied it. When some old customer, disturbed at the idea of the rebuilding, said to him :

"Look here, what's all this, Ted, you're never going to rebuild this place ?"

"Not in a hurry !" he replied. "I don't expect I shall ever work at another desk !"

He was right. Before the rebuilding reached the old parlour, he fell down one day just as he was raising his hand to take his hat from the rack. They ran to pick him up, but he was quite dead.

The next was Geoffrey Fowell Buxton who had been a martyr to ill-health for years. Then Harry Birkbeck of Westacre died. And so, finally, Hugh Gurney Barclay was left alone. In some ways there was a kind of fitness about the fact. From far back in my father's time, he had been the most active of the partners of the old firm, and had stuck close to Norwich, rarely being absent more than one day a week, when he went to the Wednesday meeting of

the London Board. As he approached his eightieth birthday his interest in affairs did not diminish, and he began to allow himself holidays abroad such as he had not taken since the 'eighties, when he used to write to my father from Australia, Canada, and the States. From Australia he had written letters in strong condemnation of the government of the day, for he was an individualist rather than a Liberal. From Canada had come the account of that remarkable adventure of his when, descending from the train at some inaccessible wayside halt in the Rocky Mountains, he had proposed to look at the neighbouring Glacier. How far he was able to satisfy his desire I forget, but I remember that, on returning to the station (or is it ' depot ' ?) and asking for the next train, he was informed that it was not due for a week. And from the United States came the news that a citizen of (I think) Chicago had informed him in a restaurant that :

" Guess we shall have to go over and wop the Britishers—yes, sir ! "

In his latter days it had been my task to procure for him such banking facilities for his holidays as he found necessary, and he did not always go so far afield, although he went for a voyage up the Amazon after he was seventy-five.

Nearer at home, staying on the shores of the Lake of Geneva, he ran counter to one of the currency prohibitions of the day. It must, I think, have been during one of the periods of stringency through which the franc passed. He must have been staying on the Swiss side of the Lake. Now I had

copied out for him before he went the long and complicated set of regulations as to the movement of gold coin, for he was anxious to add some specimens to his collection of French golden Louis—the fine twenty-franc piece, bearing to-day a well-executed Gallic chanticleer. He had begun amassing them, I believe, ever since his service with the Red Cross in the Franco-Prussian War of 1870.

He must have walked (or possibly taken the steamer) across the frontier to one of the small towns on the south shore. Here, in a restaurant or somewhere, he managed to procure the coin he wanted, and proceeded to walk back. The dealer, or whoever it was who sold him the coin, may have played him false. The certain fact is that at the frontier he was stopped and searched. The coin was found on him and he was thrust into the guard-room of the customs post and detained there while inquiries were made. Eventually he was released, minus his prize, but such is the relationship between police and public in those parts that no garage in the town would provide him with transport, and he was obliged to walk back to his hotel. I forget the distance, but it was no mean feat for an elderly man. He bore no malice, but on his return I had to write out a lengthy report, in French, which he forwarded to the British Embassy in Paris, just then tenanted by a relative. I never heard the sequel, but presumably some obscure and zealous customs officer learned what it was to try and make the British Plutocracy conform to regulations.

Such he was when I left.

I did not witness the final scene, when he had to quit the old parlour when it was due for demolition and take up his place in the newly-built parlour at the other end of the building. They say he stood a moment between the old mahogany-framed swing doors and spoke as if to the departed :

" Well, Harry's gone, Geoff's gone, Ted's gone ! "

Then he turned away, stumping a little on the floor with the stick which at last he had consented to use.

I saw him once or twice later at public functions, for he retained the office of Treasurer to the Corporation, several directorates, and I forget what other positions, to the end. He had come to wear that transparent look of the very old, and would sit on his camp-stool surveying the crowd of new faces, mostly of people born long after his opinion became the weightiest word in the deliberations of Gurneys Bank. When I crossed his line of vision he would address the air :

" Well, if that isn't young Mottram ! "

And louder, to me :

" Hullo, young Mottram, still writin' ? "

It seemed to him the sort of thing that could hardly be continuous, particularly in the Mottram family, of which he had known three generations.

It seems only yesterday that I attended his funeral. The little church at Colney was packed as, I suppose, it never will be again. With him passed the last member of the old firm of Gurneys, and with the house demolished there is little now to tell a new generation of why the corner of London

Street is called Bank Plain, or what sort of a place it was in which Hudson Gurney was trained, or how necessary the high and stout railings had once been to protect the windows. No bank nowadays has a racquet court next the ledger-room, nor white and purple lilac and ash trees looking in at the windows. Discounting my natural personal sentiment, I feel sure that the old office of the Gurneys at Bank Plain, Norwich, was a central type of a kind of institution that has no parallel outside these islands, and forms one of the principal contributions of our national genius to civilization. For that reason the particular and intimate knowledge I happen to have of it has seemed worth while setting down.

PART FIVE

'THE BANK HOUSE'

PART FIVE

IT MAY SOUND A SIMPLE TALE ENOUGH, BUT IT IS already something like a fairy story, a recital given with assurance and received with toleration. For, to anyone under forty, what I have to tell is barely credible, a state of things completely disappeared, and hard to trace, while, to anyone much over that age, it is equally incredible that anything so solid and fixed as that way of life appeared to be, about the year 1900, should have so utterly vanished.

Let me take these two incredulous—one now under forty, the other over that age, and near my own—by the hand, on either side of me, and let me lead them back to that forgotten time when note-paper bore an optimistically printed date line, 189–, as if the 'nineties would last for ever, and which had to be altered to 190–.

Let us enter Norwich, prototype of all the old county towns and provincial centres that range from Oakham, perhaps the smallest, to Bristol, perhaps the largest. Let us arrive by rail. For the men of 1900 considered that they belonged to an advanced, an almost perilously mechanical age. Innocents ! The railway was confined to its rails : a few hundred yards, out of sight of its smoke and out of earshot of its whistle, and we are back in a

world only a little different from that of Queen Elizabeth. Horse traffic is the motive power, and sets the pace. Queen Victoria has a steam yacht, but much of the coastal trade still goes by sail. Above us the sky is void save for the sun and stars, wind and cloud. And along the main street only one or two shops are lit by electricity, while trains and tram lines are still to come. As late as the Diamond Jubilee the old horse omnibus jolted along streets, several still cobbled, between illuminations that consisted in one candle per pane of the old many-paned windows. Stuck in sockets provided for such occasions they stank and flared as they had done for Trafalgar and Waterloo, for Inkerman and the marriage of Albert Edward, Prince of Wales.

But we are in 1900, in an advanced mechanical age. And had the Diamond Jubilee been that of Queen Elizabeth, she would have been astonished by . . . what? Gas lamps, some wood paving in the streets, the gutters at the side instead of in the middle of the road, the glazing of shop fronts!

Little else! No change so momentous as those she saw, the complete turnover in religion and its institutions, the discarding of armour, and the advent of cannon.

Let us seek out the bank. That would have astonished Queen Elizabeth far more than trivial changes in the exterior of men and their habitations. The bank! The one thing the ages that succeeded her did achieve and she could not.

Now the bank of the provincial centre, so typical

of England of the closing years of the nineteenth and opening ones of the twentieth century, is so well known that anyone can direct us to it. That fact is significant. It is as well, if not better known, than the church and the inn, the town hall or the parish pump. It is the concrete symbol of so much. Since the monastery was pulled down and the hall was let, even the villager looks to the bank in the county towns as the one sure and inexhaustible fount of wealth. As for the numerous and pushing townsman, he has no doubt as to the pivot on which his trade turns and his prosperity rests. Some few remember, in the town I know best, that the Gurneys, before they were bankers, were champions of the local weaving trade. But even those who did not know this recognize the public value of the bank, preferring it, in their English way, to the authorities they elect to govern them, such as the Town Council, agreeing about it as they never did about the creeds under which they worship, and all illogically, for actually the bank has many times acted as the Government's agent, as in the matter of revision of the coinage. It was for long identified with an unpopular sect. But its golden usefulness overcame all disadvantages, and Quakers were forgiven when they grew rich.

Let us return to the visual scene. Had we been strangers anyone could have directed us to the largest bank in the town, and probably to all that there were. And it and most of the others rendered identification easy, because they looked the part.

Gurneys Bank at Norwich, for instance, was no

mere money-changers' office. It was, first of all, the mansion of a gentleman. What can any Englishman ask more than that? Its great roof towered above the surrounding houses, above even some of the churches. But it insisted to the eye that it was not just a place in which people worked at some drudgery for certain hours a day. On the contrary, it was much more like an open house, kept by some providential philanthropist. Something homely and domestic clung to it. If we see it on market day, we find the farmers clustered round it, telling each other of triumphs of sagacity and of unparalleled and unmerited disasters, and believing each other as much as their consciences and sense of humour will allow. If it is at the beginning of the week, we see the shopkeepers thankfully disembarrassing themselves of the burden of their safes. If on a Friday we see a procession of cabs containing heads or highly-placed officials of very large firms, fetching away great black bags of golden sovereigns and half-sovereigns and silver for workmen's wages. Indeed the place is a minor traffic centre. Standing at the junction of the principal street, with two of those connecting with the north and east, and almost overlooking the cattle market below the castle, it had, at Norwich, a cab rank before its door. It had more. For many years a man, who had had the misfortune to lose an arm in some accident, stood there dressed in the 'pink' hunting-coat and black velvet cap Francis Hay Gurney had given him. His business in life was to hold horses with his remaining hand. Why,

no one knew, but no one inquired. The man had been unfortunate. It was but natural that he should go to the bank, upon which he had no shadow of a claim, for help, and it was natural, nay inevitable, that the gentlemen at the bank should help him, as they had so many others.

The year, 1900, I have said, was the apex of a brisk, progressive mechanical age. Behind 'Red Coat' standing on the kerb (he was known by no other name, and in 1939 I had great difficulty in discovering that he had any other and what it might be no one knew) the doors of the bank had long been remodelled and brought up to date. Protected by a steel shutter like a metal venetian blind, whose shattering roar, as it was drawn up in the morning, informed half the town that the bank was open, the doors were big glazed ones which swung in pivot and were pushed by use of the biggest brass handles I ever saw.

I repeat, these doors were an afterthought, a modern excrescence, a facility allowed the public that had become too numerous to be admitted by the old single doorway at the corner, shown in old engravings of the building. The point to notice is that as we approach the bank we see, above the modern door, and the recent outbuilding that contains it, the upper floors of the mansion that the place essentially is. For a Bank House must be lived in. This one is twice over. There is the resident accountant such as my father and his father, right back to the time when the Gurneys themselves ceased to live over their 'shop,' and

there is also the fact that the clerks take their midday meal there. It is by no means impossible to catch some faint scent of well-cooked dinners, of the stereotyped English kind, and even of malt liquor, if you are in any of the more intimate passages of the place, at the right moment.

But perhaps the right time to see the bank is not only any of the humdrum if successful days in every year for over a century on which it has contained the major business transactions of Norwich and a large district around ; we shall be all the more informed about its real place if we come upon it when it is duly decorated for one of the festivals of those crowning years of Victorian prosperity. It is easy for us to look back and see all sorts of qualifications and criticisms of the bounty and plenitude of those closing years of the old Queen's life. But those who lived through them remember how different was the feeling, when one knew that all that massive well-being had supervened upon the bankrupt 'thirties, the hungry 'forties, and the other dubious decades of the early part of her reign. So, on such occasions as the Diamond Jubilee, or the coronation of Edward VII, the whole city did its best, with illumination and procession, to show its loyalty to something even greater than a king or queen, to an idea that they symbolized rather.

Then a huge hoarding would hide the whole upper floors of the northern face of the house, and against this a complicated erection of gas-piping would blare and blaze V R and a crown and other emblems. Then flags would appear at its windows,

and it was plain how much larger, older, and more solid it was than any other house in the street, or indeed any private building in the city.

There was a deceptive side to the way in which it looked down on so many joyful occasions, so many passages of royalty. Actually, it did not date back to the magnificent Tudor and Stuart Royal visits to Norwich, and the Georges never came. Albert Edward, Prince of Wales, came both as such, portly and debonair, riding in Lord Suffield's carriage, waving his hat to cheering crowds in the street, and on the balcony that had been contrived over the new doors and ' parlour ' adjoining, and up in the windows of the house, and also later, as King. It was one of the privileges of those days to be invited on such a day to share the spectacle from those windows, while the balcony below was furnished with chairs and cushions for the partners, their friends and relatives. The office occupying two sides of the ground floor provided ample accommodation for members of the staff who were not invited by the resident (he could hardly invite the whole fifty, nor could the counter be entirely deserted at that moment, for it takes something more than a Royal progress to stop the work of the bank. In fact a special Act of Parliament or an Order in Council is necessary).

So those who could, and a good many guests, would watch the Prince of Wales, as he was for nearly sixty years, and then King Edward, as he was less than ten, pass by in all that splendour of outriders and cavalry escort, under festoons of

flags, and between cheering crowds. In his later regal capacity he had replaced the frock coat and top hat of earlier days by his Field-Marshal's uniform, and if he was forty years older, he was no less alert than on his previous visit.

What a contrast was the next monarch who drove under those walls. George V, pale, intent, as he drove past the bank, could be seen to be anxiously conning over the programme and speech he was to make, with his equerry (or whatever the official might have been), as with his disengaged hand he manipulated his perfect top hat.

And what a contrast again, when the son of George V, now the Duke of Windsor, in his turn, only a few years later, slid under those same windows in a large car running in low gear. No escort, no horses, no clatter, no uniform, no top hat even. A perennially young Englishman, in a simple lounge suit, waved and waved his straw 'boater' to the one thing that had not altered, between the red-brick cliff of the bank wall and the grey porch of the church of St. Michael at Plea . . . and that was the cheering crowds.

But the long continuity of English life did not end there. For, after the Bank House had been pulled down, yet another monarch—more, a king and a queen, drove past the new bank that had replaced the old Gurney stronghold. And he was not less assiduous and she not less admired than any of those that had gone before.

But let us hasten back to the bank of the dawn of the twentieth century. It was not always a

day of Royal visits and great occasions in Norwich.

On any of the great days, that sparsely bestarred the peaceful history of those years, the bank was always noticeable among the buildings of the town. But by far its stronger appeal to most of the ordinary citizens and country people was its permanence. Other businesses rose and fell. The other banks of the town changed their names, moved, or rebuilt their offices. Gurneys Bank used the same building for a hundred and fifty years, and the same name for most of that time, which no other private business of the town could say. It was no accident that, by 1900, it had come to stand at an important traffic junction, and had drawn many of the larger business round it, as businesses came to mean offices rather than warehouses and yards. Originally the street at the end of which it stood had been no more than a lane, leading nowhere in particular.

It was after Bartlett Gurney had moved his business to that particular building that the present cattle market developed, and much later that the railway came and altered the lay-out of that part of the city more than anything else. No, the bank played a great part in the planning of the nineteenth-century town, and what is true of Norwich will be found to be more or less true of the other provincial centres.

The new power of account keeping and the transfer of credit ousted the old idea of wealth based upon ownership of land, or goods locked in a

warehouse. So far, then, its size, the mere look of the building, and its permanence, the cumulative effect of its being there longer than any living memory. Similar traits characterized the Bank Houses of so many East Anglian towns. It may be just as true elsewhere, but in London, the Midlands, and the North, Victorian prosperity has caused such a wave of rebuilding that these physical characteristics are smothered. Yet not in East Anglia, where industry and transport are so much older. In the East Anglian ports, all serving traffic-bearing rivers and none of them simply harbours, at Yarmouth, Lynn, and Wisbech, the Bank House dominates the quay or market. The same is true, with necessary variation, of Ipswich and Bury and even of Cambridge and Colchester.

I doubt if even in this long-developed and continuously prosperous area the old country bank played a more prominent rôle in the social life of the town than in Norwich. Originating in Quaker tradition, and continued by business prudence, the bank maintained an aloof attitude towards political parties. It is true, of course, that in the pre-Reform elections, and even later, party 'Bosses' could be seen drawing large sums in half-sovereigns, the destination of which might not bear investigation. But the bank was careful not to know anything about the matter. If a customer had the requisite sum to his credit, he might—he could not be prevented—from drawing it as he pleased. Members of the staff, and above all the resident in the House, were always strictly forbidden to

exhibit party colours from or within the building. So strong was the principle, and so well known, that when the entirely novel notion of voting by ballot burst upon an unaccustomed country in the 'seventies the authorities, charged with the conduct of the first election under the new regulations, at its wits' end to discover any impartial body to count the votes, approached the bank. The resident accountant, who happened to be my own father, was asked to take charge of the count. He selected his own staff from among the cashiers of his own and other banks of the city, in proportion to the personnel employed at each. They had the necessary skill for counting voting papers, and as a body they were above suspicion. In the very corrupt political atmosphere of those days nothing better could be found, and for several elections, until a responsible body of Returning Officers were gradually trained, the votes were counted by these means. There was no provision for any such organization, and my father gave the cashiers so employed, on a job which in those days lasted long into the night, a supper provided from his own pocket. Such was the feeling of responsibility and integrity engendered in the atmosphere of the old country bank.

"Both sides trusted us!" was my father's boast. He did not often boast.

The influence of the bank, however, reached far beyond the spheres of business and politics. From the day when Elizabeth Fry, daughter of a then Gurney banker of her day, first visited the unspeakable prisons of that time, and set up what was

then a great rarity, a little school for any who would attend, to the day when her relative, John Gurney, headed the movement which resulted in the conversion of the old Norman fortress that crowns the Castle Mound in the midst of Norwich into the Museum, the money made at the bank flowed directly back to the welfare of the citizens and the county. There was something particularly fitting about the translation of the old stronghold of violence, and mediæval incarceration, being turned into the largest establishment of permanent knowledge and enlightenment in the provinces. What sighs must have beaten against those thick walls, what lives flickered out in the darkness of those narrow corridors, where to-day the children are brought from the schools to admire and understand the life of which they are a part, exemplified in the paintings of the Norwich School and the collections of Norfolk scientists.

Moreover, John Gurney, completely blind throughout his year of mayoralty, when the Castle Museum Scheme was virtually founded, never lived to see its completion. But the money was there, and the feeling of obligation he had laid upon his friends and relatives. It was he, too, who rescued the celebrated Mousehold Heath from the conditions of waste land, and worked for its proper lay-out as a great people's park.

But the use of the power the bank conferred on its partners was not confined always to objects so near at hand. Hugh Gurney Barclay rented the Farne Islands as a wild bird sanctuary, in the

'eighties, long before such efforts had become usual.

Such is the long story of public usefulness, the high standard of endeavour which may often have had little direct bearing upon the lives of the laborious, and have been little considered by the passer-by under those high brick walls. But such things were dimly connected with the old country bank, and it was from the regard so engendered that has sprung the position of the institutions, peculiar to the islands, that have been built on such foundations.

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